



THE CITY OF LODI



2009-2014 FIVE YEAR CONSOLIDATED PLAN

MAY 6, 2009

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ES. EXECUTIVE SUMMARY

PLANNING PREPARATION AND PROCESS

The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) in order for local jurisdictions to receive federal housing and community development funds under the Community Development Block Grant (CDBG).

The overall goal of these housing and community development programs is to serve low- and moderate-income persons by developing viable urban communities through the following actions:

- Providing decent housing;
- Providing a suitable living environment; and
- Expanding economic opportunities.

The Consolidated Plan serves the following three functions:

1. A long-term planning document for the City of Lodi that builds on a participatory process;
2. An application for federal funds under HUD's CDBG formula grant program; and
3. A strategy to be followed in carrying out HUD's programs.

The Consolidated Plan consists of three sections:

1. Introduction;
2. Housing, Homeless, and Community Development Needs Assessment; and
3. Housing and Community Development Five-Year Strategic Plan.

PLANNING PREPARATION AND PROCESS

The preparation of the Consolidated Plan utilized consultation and coordination among various government agencies, private groups (for- and non-profit) and individuals. Relationships with these resources providers consisted of both written contacts (in the form of surveys) and face-to-face meetings (public meetings).

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CITIZEN PARTICIPATION

The City of Lodi conducted three public meetings/workshops to solicit citizen and service provider input on the community priorities. The workshops were targeted to three groups: the general public, Pakistani residents, and Hispanic residents. The meeting for the general public was held on February 11, 2009, and was noticed in the Lodi News-Sentinel. In addition to members of the public, housing, recreation, youth, and senior service providers were invited to attend. For the meetings with the Pakistani community (March 26, 2009) and the Hispanic community (April 2, 2009), the City worked closely with a local service provider to plan and advertise the meetings. Translation in Urdu and Spanish was provided.

The City also offered an online survey available to the public between February 5 and March 15, 2009. The survey was publicized in an ad in the Lodi News-Sentinel, as well as in two articles published by the News-Sentinel.

Opportunities for public input on the Consolidated Plan were available during the public review period from April 6 to May 6, 2009. In addition, the public was invited to attend the City Council shirtsleeve session on March 24, 2009, at which time the proposed activities were discussed. The City also held two public hearings (April 1 and May 6) before the City Council prior to adoption of the Consolidated Plan.

HOUSING NEEDS

Housing needs are determined by a combination of factors, including population trends and projections, the rate of household formation, household size and type, and household income. The relationship between housing supply and demand is also an important factor.

The housing needs for the City of Lodi include improving the existing housing stock and living environment of low-income households, increasing the supply of affordable housing for seniors, and providing homeownership opportunities for low-income households.

HOMELESS STRATEGY

Homeless persons and families in Lodi are served primarily by the Salvation Army, which operates a 70-bed shelter and also a 16-bed transitional housing facility, and Lodi House, which offers a 26-bed emergency shelter for women and children and a 24-bed transitional housing facility for women and children. Beyond the shelters, programs to serve the homeless and special needs populations are mainly service programs, such as homelessness prevention, senior nutrition, domestic violence intervention, and substance abuse counseling. Needs of these populations are also met through housing rehabilitation and construction, public facilities improvements, and other activities that serve the general target-income population, while also providing benefit to the homeless and special needs groups.

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Funding amounts include services anticipated specifically for special needs populations, such as senior nutrition and domestic violence prevention as well as estimates of other programs, such as housing rehabilitation and employment training services that will assist special needs populations.

COMMUNITY DEVELOPMENT STRATEGY

The City's community development strategy is focused on providing services and facilities for priority special needs populations, such as the elderly and the homeless.

Key community development needs identified in public workshops in Lodi include supportive services such as youth, senior, and fair housing services. City staff has also identified housing, public safety, and neighborhood revitalization as important to ensuring improved CDBG target areas.

While the exact dollar amount necessary to address the various community development needs of Lodi populations is currently unknown, Table 3-3 in the Strategic Plan provides a summary of planned CDBG accomplishments over the next five years.

PUBLIC FACILITIES

Public facilities located in target-income neighborhoods will be assisted with CDBG funding, in order to support neighborhood revitalization efforts and to provide needed services to residents in location close to their homes. Planned projects include improvements to parks and recreation facilities, alleys, as well as accessibility-related rehabilitation.

PUBLIC SERVICES

Public services encompass a wide range of activities that provide general assistance to target-income residents. The Lodi City Council has expressed a preference to fund capital projects before considering public services. Nevertheless, the City does anticipate funding selected public services over the next five years, including fair housing services, food assistance, and programs related to public health and safety.

FAIR HOUSING

Fair housing is crucial to ensuring that persons of like income levels have equal access to housing. HUD requires that jurisdictions receiving federal funds commit to affirmatively furthering fair housing. A key part of achieving this goal is the preparation of an Analysis of

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Impediments to Fair Housing Choice (AI). Lodi is included in the San Joaquin County AI and anticipates completing its own report on fair housing before 2011.

The City has identified the following as potential impediments to fair housing choice:

- Need for better access to housing availability information in languages other than English;
- Lack of affordable housing, particularly for seniors and large families;
- Lack of access to affordable housing due to bad credit, insufficient funds for deposit, and occupancy restrictions imposed by landlords;
- Need for additional affordable multi-family units; and
- Need for removal of potential constraints to housing for persons with disabilities.

Several of the identified issues are addressed in detail in the City's 2003-2009 Housing Element. Efforts are underway to reduce these impediments, and these efforts include developing regulatory incentives for affordable housing, rezoning of sites to higher density, and applying for additional funds to assist in the development of housing.

HOUSING AND COMMUNITY DEVELOPMENT RESOURCES

Federal Programs

The primary federal resources are the HUD CDBG Program and the Neighborhood Stabilization Program (NSP). The total estimated CDBG funding for the City of Lodi is for 2009-10 is \$743,500. Categories proposed for CDBG funding are public facilities improvements, housing, public services, and administration. Over the Consolidated Plan period, the City will also be spending approximately \$600,000 in NSP funding received through the San Joaquin Urban County. NSP funds will be spent on activities related to addressing foreclosures within the City.

State Programs

The City of Lodi plans to apply for HOME funding through the California Department of Housing and Community Development annually, or as often as possible. Generally up to \$500,000 is available through the state's HOME program for housing programs, and up to \$2 million is available for housing projects. Lodi will also apply for additional NSP funds expected to be made available at the state level.

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Local Program

The City does not currently have local funding available to address housing and community development needs beyond the limited funding available through the General Fund on a case-by-case basis.

COORDINATION OF STRATEGIC PLAN

In the Consolidated Plan, the City of Lodi provides a detailed description of the coordination efforts that will be undertaken over a five-year period. The goal is to enhance coordination with other service providers in the City.

INTRODUCTION

The Consolidated Plan is a five-year plan required by the U.S. Department of Housing and Urban Development (HUD), which serves as a comprehensive strategy to address the needs of low- and moderate-income residents in Lodi. The plan identifies community needs and provides a strategy to address those needs using Community Development Block Grant (CDBG) funds as well as other City resources.

This section provides information on the Consolidated Plan process, community involvement in the Plan, and additional resources for detailed information on local needs.

COMMUNITY PROFILE

Lodi was founded in 1869 and incorporated in 1906. Lodi is located in northern San Joaquin County between the cities of Stockton and Galt (in Sacramento County). In 1990, the City's population surpassed 50,000, and today Lodi has a population of around 63,000.

Since 1985, the City has participated in the San Joaquin Urban County CDBG program. Over the years, the City has funded many public works projects, park improvements, housing rehabilitations, and public services using CDBG funds. In 2008, the City Council elected to pursue participation in the CDBG program as an entitlement.

LEAD AGENCY

The City of Lodi Neighborhood Services Division, within the Community Development Department, serves as the lead agency for the Consolidated Plan and the administration of CDBG funds.

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CONSOLIDATED PLAN PROCESS

The Consolidated Plan serves as an application to HUD for CDBG funds. The Consolidated Plan must be submitted to HUD 45 days prior to the start of the City's fiscal year, which begins on July 1, 2009.

In addition to the Consolidated Plan, the City must prepare an annual Action Plan. The Action Plan describes how funds will be spent each year to address the needs identified in the Consolidated Plan. The Action Plan must be submitted to HUD 45 days prior to the start of the City's fiscal year.

The City provides an accounting of how it spent its funds each year in the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD 90 days after the conclusion of each fiscal year (refer to Table 1-1).

TABLE 1-1
CONSOLIDATED PLAN DOCUMENTS

HUD Document	Due Date
Consolidated Plan	May 15, 2009
Action Plan	May 15 - annually
CAPER	September 30 -annually

COMMUNITY OUTREACH AND PARTICIPATION

The City conducted one public workshop on February 11, 2009 to solicit input from residents and social service providers on the needs in Lodi. The meeting was noticed in the Lodi News-Sentinel, and invitations were e-mailed to housing and public service providers known to the City through previous applications for funding, requests to be added to the CDBG contact list, or professional relationships. The meeting was attended by 10 local service providers.

The City also conducted two public workshops to solicit citizen input on the community priorities from the Pakistani and Hispanic communities. For the meetings with the Pakistani community (March 26, 2009) and the Hispanic community (April 2, 2009), the City worked closely with a local service provider to plan and advertise the meetings. Translation in Urdu and Spanish was provided. The meetings were attended by a total of 11 residents, and the City will continue its effort to reach out to these populations.

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The City also conducted an online survey between February 5 and March 15, 2009. The survey was publicized in an ad and an article in the Lodi News-Sentinel. The survey asked to rank various needs in the community, as well as provided an opportunity to provide comments. Social service providers taking the survey were asked to provide information on the populations they serve.

According to residents and local service providers, the key needs of low and moderate-income persons in Lodi were:

- Public facilities
- Youth centers
- Community facilities
- Alley improvements
- Public services
- After-school programs
- Youth services
- Employment training
- Crime prevention
- Mental health services
- Health services
- Senior services
- Homelessness
- Emergency shelters and transitional housing for families
- Supportive services for families
- Job training and life skills training for the homeless
- Case management
- Mental health care
- Housing placement
- Housing needs
- New affordable housing construction, especially for the elderly
- Preservation of existing ownership and rental units
- Energy efficiency improvements
- Emergency repair/minor housing rehabilitation

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The information on needs collected during the public meeting and online survey have been incorporated into this Consolidated Plan.

There were also opportunities for public input on the Consolidated Plan during the public review period from April 6 to May 6, 2009. The City also held public hearings on April 1 and May 6, 2009 before City Council prior to adoption of the Consolidated Plan.

CONSULTATION

Along with City staff and department directors, a number of housing, community, and social service providers and public agencies were consulted for the preparation of the Plan. These included:

- San Joaquin County
- San Joaquin Housing Authority
- Women's Center of San Joaquin
- Salvation Army
- LOEL
- San Joaquin Fair Housing
- Local social service providers

DATA SOURCES

A number of data sources were used for preparation of the Consolidated Plan. These included:

- Draft City of Lodi General Plan
- Lodi 2003-2009 Housing Element
- 2000 U.S. Decennial Census
- State Department of Finance
- San Joaquin Council of Governments

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- HUD Office of Policy Development and Research Consolidated Plan/CHAS 2000
- San Joaquin County 2009 Homeless Street Count and Survey
- FY 2008 PHA Plan, San Joaquin Housing Authority
- City departments
- Local service providers

INCOME DEFINITIONS

It is important to note that the income definitions used by HUD for Consolidated Plans are different than those used in other documents, such as the City's Housing Element, which uses state definitions for very low- and low-income households. Table 1-2 shows the correspondence between the income levels used in the Consolidated Plan, which is part of the federal CDBG program, and the Housing Element.

Those persons or households with an income less than 80 percent of the area median income (AMI) fall within the "target income" for purposes of the goals, policies, and programs of the Consolidated Plan. The target income corresponds to the federal low- and moderate-income categories and the state (Housing Element) categories of very low- and low-income. The low- and moderate-income designation used in this Consolidated Plan is the same as the very low- and low-income category used in the Housing Element.

TABLE 1-2
INCOME DEFINITIONS

	Federal CDBG	Federal Section 8	Housing Element
Extremely low-income	Undefined	30% or below	30%
Very low-income	Undefined	30% to 50%	30% to 50%
Low-income	50% or below	50% to 80%	50% to 80%
Moderate income	50% to 80%	Undefined	80% to 120%
Above moderate income	Above 80%	Undefined	Above 120%

The CDBG program defines "target areas" as residential census block groups having predominantly low- and moderate-income households (at or below 80% AMI). In the target areas, 51 percent or more of households are considered low- or moderate-income. Lodi has 11 block groups that are considered target areas, mostly on the east side of the City.

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RESOURCES FOR ADDITIONAL INFORMATION

This Consolidated Plan contains a summary of housing and community development needs. For more detailed information, please refer to the following reference documents listed by subject area.

- Housing Needs: 2003 -2009 Lodi Housing Element
- Demographic and Housing Market Analysis: 2003 - 2009 Lodi Housing Element
- Public Housing: refer to Sacramento Housing and Redevelopment Agency (<http://www.hacsj.com>) and the Housing Authority Annual Plan (http://www.hacsj.com/about/News/2008_HUD_Annual_Plan.pdf)
- Section 8 Program: http://www.hacsj.com/housing/hcwp_faq.asp
- Community Services: The following resources contain information about services available in Lodi and throughout the region.
- Community Partnership for Families: <http://www.cpfjs.org/>
- San Joaquin County Human Services Agency: <http://www.co.san-joaquin.ca.us/hsa/>
- Lodi Unified School District: <http://www.lodiusd.k12.ca.us/>
- Lodi Parks and Recreation Department: http://www.lodi.gov/parks_rec/

COMMUNITY NEEDS

This section provides a brief community profile that addresses physical, social, economic, and demographic trends. This section serves as the basis for determining the housing and community development needs in Lodi. Detailed information is provided in the City's Housing Element and other resources listed in the introduction.

DEMOGRAPHIC PROFILE

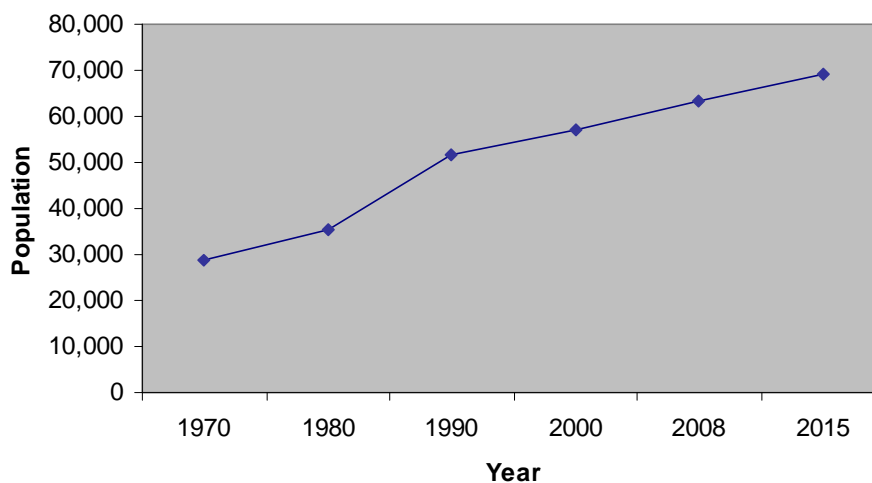
The following information provides a profile of the population, age, and racial/ethnic composition of Lodi, as well as future changes.

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Population

- In 2000, Lodi's population was 56,999 (US Census, SF1). The population in 2008 was 63,362 (Department of Finance).
- Between 2000 and 2008, the City's population increased by 11 percent.
- As shown in Figure 2.1, the City's population is expected to grow to 65,028 by 2010 and 69,055 by 2015 (San Joaquin Council of Governments).

**FIGURE 2-1
POPULATION GROWTH**

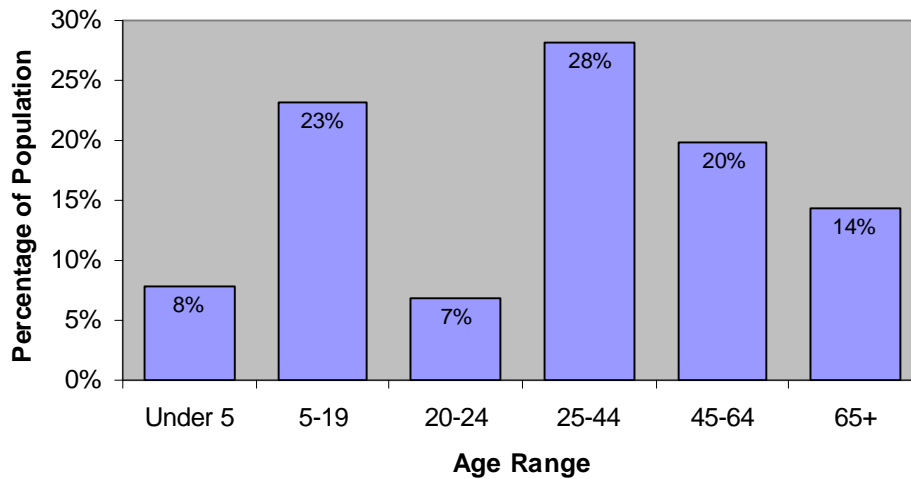


Age

- The median age in Lodi is 34 years, slightly higher than San Joaquin County (32) or the state (33) (US Census, SF1).
- Children under age 18 comprise 28 percent of the City's population.
- Around 14 percent of City residents are seniors (age 65 or over).
- The largest segment of the City's population is comprised of middle-aged adults (Figure 2-2).

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FIGURE 2-2
AGE DISTRIBUTION



Race/Ethnicity

The racial and ethnic composition of San Joaquin County is roughly the same as the state of California overall. Lodi has a comparatively smaller non-white population than the County – 26 percent compared to the County’s 42 percent. The Hispanic population of Lodi is roughly the same as the state and County (27 percent).

The most significant non-white sub-groups in Lodi are Asians, persons reporting race as “other,” and persons of two or more races. Lodi does not have numerically significant populations of American Indian/Alaskan Native, Black or African-American, or Native Hawaiian/Pacific Islander persons.

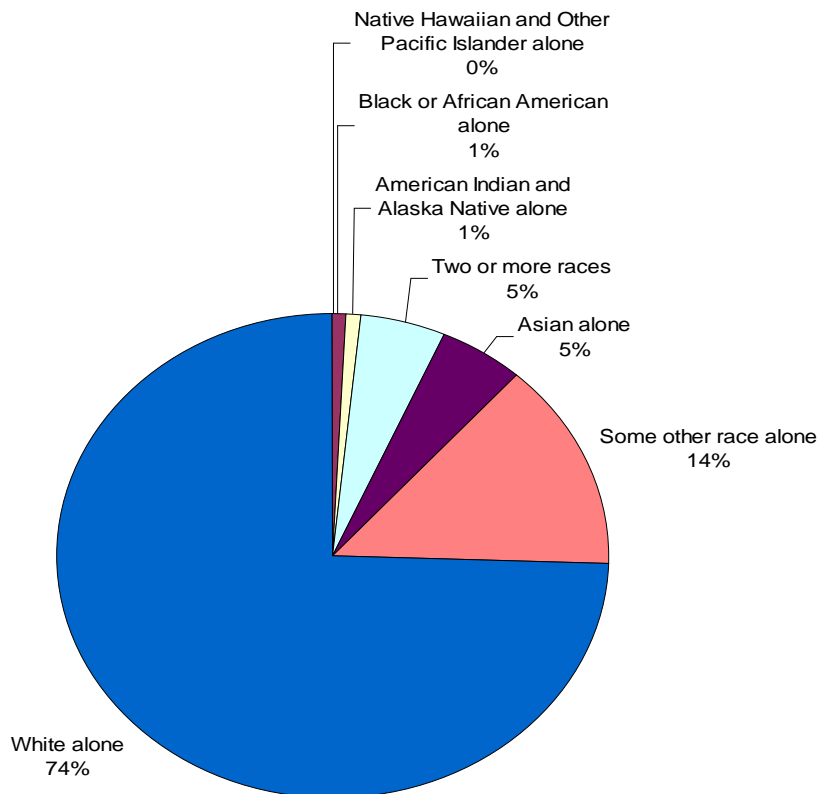
Please see the following table and pie chart illustrating the racial/ethnic composition of Lodi in 2000 (US Census, SF1).

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**TABLE 2-1
RACE AND ETHNICITY**

	Lodi	San Joaquin County	California
Race of persons			
White alone	74.42%	58.13%	59.55%
Black or African American alone	0.60%	6.69%	6.68%
American Indian and Alaska Native alone	0.87%	1.13%	0.98%
Asian alone	5.05%	11.41%	10.92%
Native Hawaiian and Other Pacific Islander alone	0.12%	0.35%	0.35%
Some other race alone	13.99%	16.26%	16.78%
Two or more races	4.95%	6.05%	4.75%
Hispanic persons (all races)	27.13%	30.53%	32.38%

**FIGURE 2-3
RACE/ETHNICITY**



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Geographic Concentrations of Racial and Ethnic Sub-populations

A racial/ethnic concentration is considered to exist when a racial/ethnic group's percentage in a certain area is greater than that of the group's overall population percentage in the community. A high concentration is present when the group's population in an area is double or more the group's percentage representation in the community.

It should be noted that although there were several areas that met the definition of concentration for American Indian/Alaskan Native, Black or African-American, and Native Hawaiian/Pacific Islander; the relatively small percentage of those groups in relation to the population of those Block Group Areas (no more than 3%) did not lead to a meaningful designation of those areas as areas of concentration. These areas have not been included in this discussion.

Lodi has nine Block Group Areas that have significant racial or ethnic concentration.

There is one area of high concentration of persons reporting as Asian. Please see Figure 2-4. This area is 12 percent Asian in comparison to the Citywide 5 percent.

There are seven areas of concentration of persons reporting as Hispanic. Please see Figure 2-5. Five of these are areas of high concentration. These areas are all contiguous. They range from a low of 49 percent Hispanic to a high of 70 percent. The median percentage Hispanic population of all the concentrated areas is 64 percent. Lodi's overall percentage of Hispanic persons is 27 percent. This indicates a significant residential concentration of Lodi's Hispanic population.

Lodi has eight areas showing a concentration of persons who report "Some other race." Please see Figure 2-6. All of these areas but one overlap the areas of Hispanic concentration. This suggests many Hispanic persons may have responded "Some other race" to the question of race.

There are two areas that show a concentration of persons who responded as being of two or more races. Please see Figure 2-7. These are also within the areas of Hispanic concentration.

When all race responses other than "white alone" are combined, there are nine areas of concentration. Please see Figure 2-8. These overlap the Hispanic areas as well as the "other" and "two or more" race areas. This reinforces the conclusion that Lodi has significant residential concentration of ethnic and racial minorities.

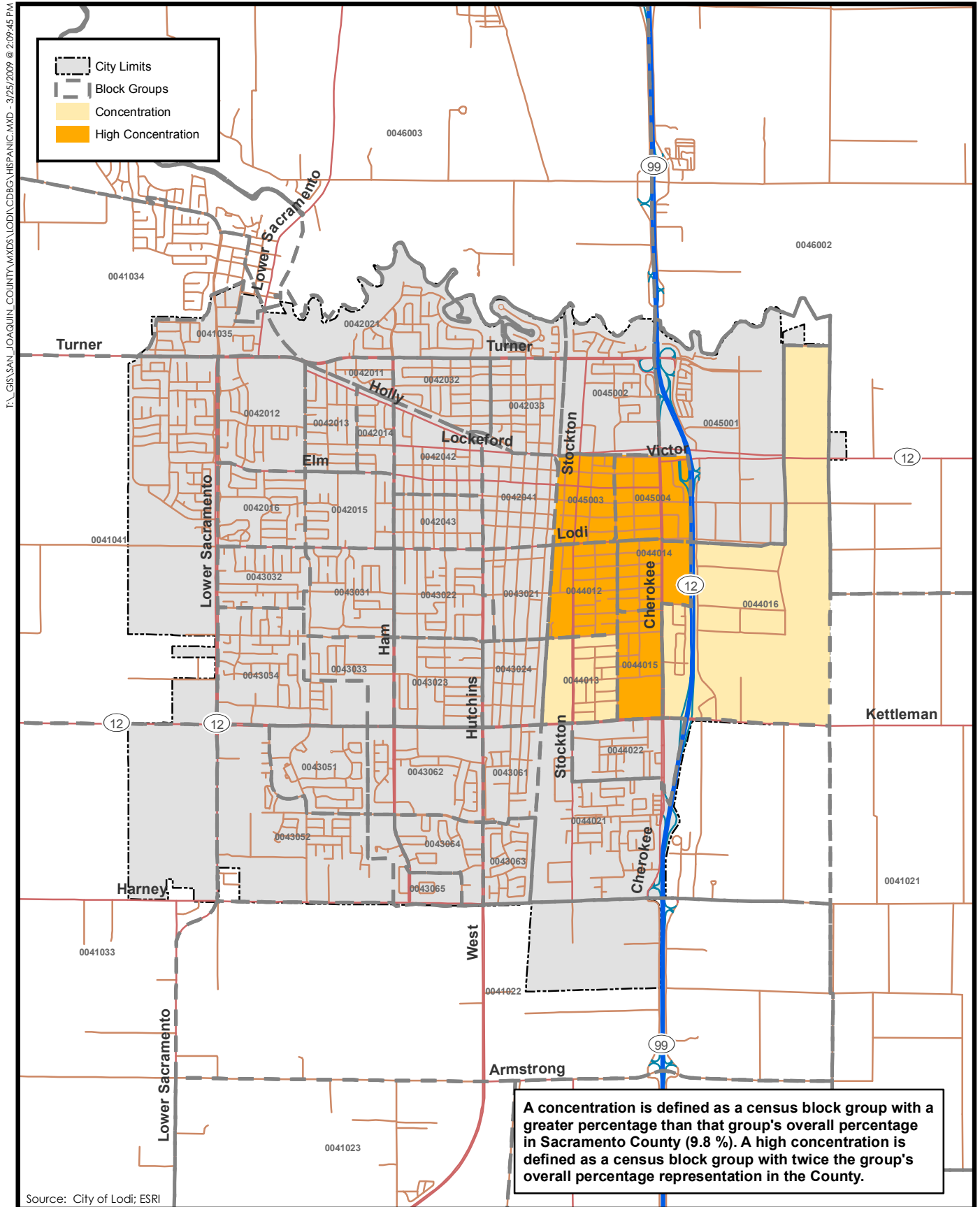


Figure 2-5
Areas of Hispanic
(all races) Concentration

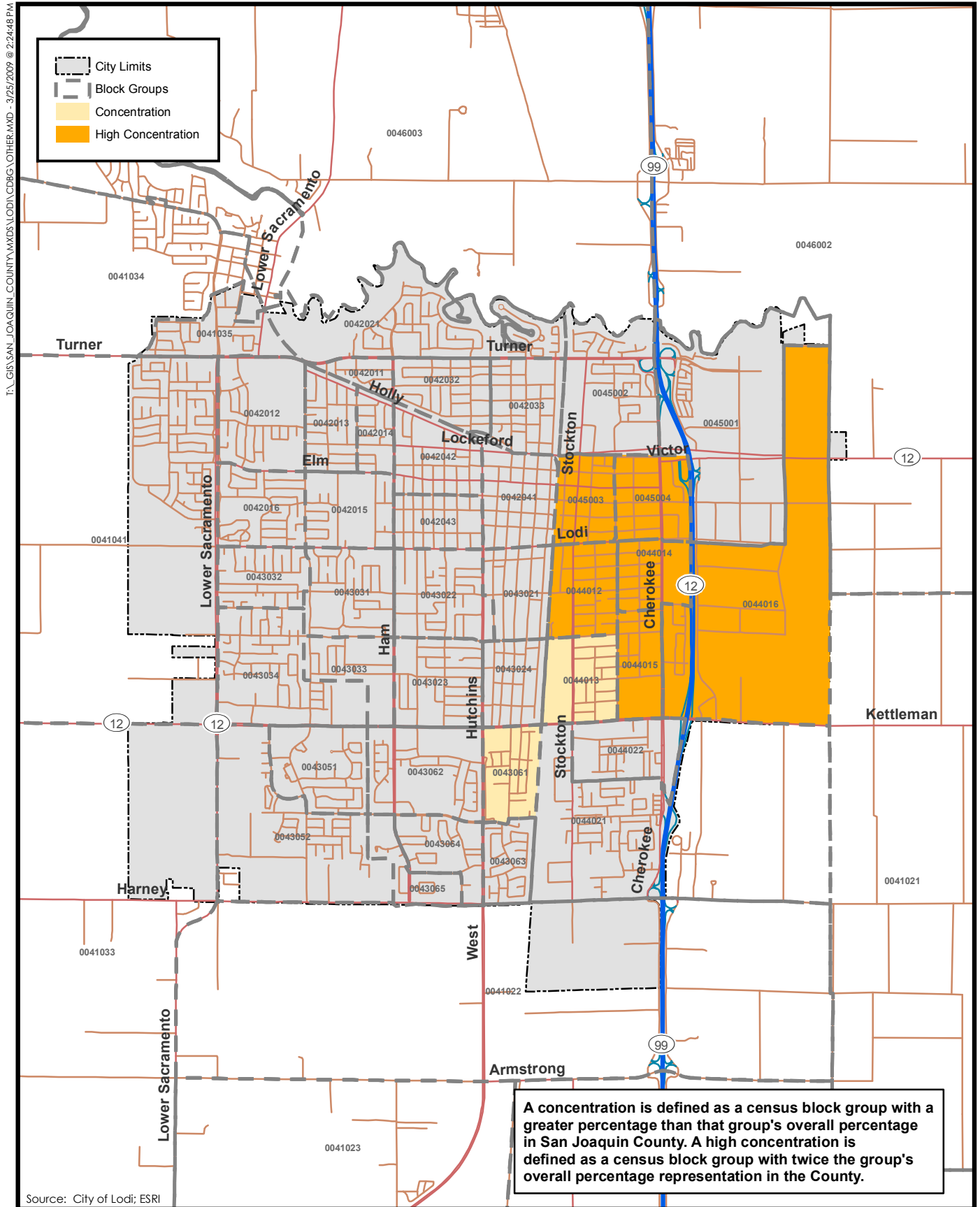


Figure 2-6
Areas of Some Other Race
Alone Concentration

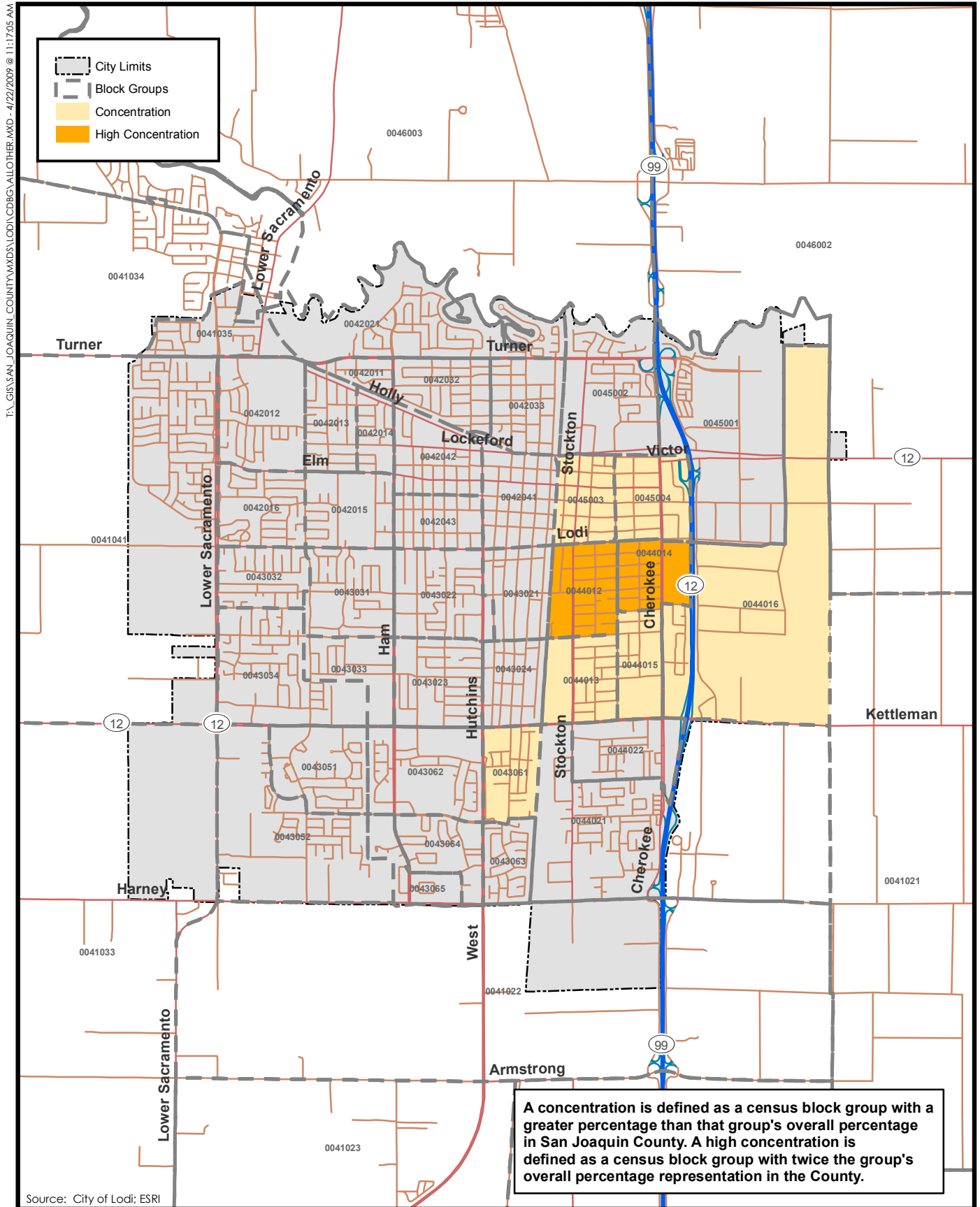


Figure 2-8
Areas of All other than
"White alone" Concentration

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CDBG TARGET INCOME GROUP AREAS

A CDBG Target Income Group (TIG) area is an area that is primarily residential and has 51% or more households that are in the Target Income Group. The TIG are households with annual incomes at or below 80% of the median annual income, adjusted for family size. The data used to map these areas is provided by HUD (FY 2007 LMISD).

Lodi has 11 areas that show a population of 51 percent or more TIG. Please see Figure 2-9. Two of these areas are not primarily residential, they are mostly industrial. All of the TIG areas are contiguous. All but three of the TIG Block Groups overlap areas of ethnic or racial concentration.

The minimum, maximum, and median percentage TIG households for Block Group Areas city-wide and within TIG Block Group Areas are shown in the table below. The data suggest Lodi has a significant concentration of TIG households.

TABLE 2-2
TIG HOUSEHOLD CONCENTRATION

	All Lodi Block Groups	TIG Area Block Groups Only
Minimum % TIG households	15.1%	53.4%
Maximum % TIG households	82.0%	82.0%
Median % TIG households	37.2%	71.0%

Household Profile

The type, size, and composition of a household can affect the type of housing and services that are needed. In Lodi, most households consist of families.

- In 2000, Lodi had 20,692 households. Assuming the number of persons per households was the same in 2000 and 2008, the City had 23,381 households in 2008. (US Census, SF1; Department of Finance).
- By 2020, the number of households in Lodi will increase to approximately 27,000 (San Joaquin Council of Governments).
- Average household size was 2.71 persons in 2000 (US Census, SF1).

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- 69 percent of households are families, of which:
 - 75 percent are married-couple families
 - 25 percent are single-parent families
- 25 percent of all households are single persons.
- 36 percent of all households have children under age 18.
- 26 percent of all households have a member age 65 or older.

This information suggests a need for housing and services designed to serve Lodi's senior population as well as families with children.

SPECIAL NEEDS POPULATIONS

Certain populations may have difficulty finding housing or require specialized services or assistance to maintain their quality of life. Due to their special circumstances, these population groups are more likely to have low or moderate incomes. These groups include the elderly, frail elderly, persons with disabilities, large households, female-headed households, persons with substance abuse problems, the homeless, victims of domestic violence, and persons with HIV/AIDS.

While a few providers such as Community Partnership for Families and Women's Center of San Joaquin have offices in Lodi, most are located in the Stockton. Most County agencies also operate out of Stockton. The San Joaquin County Human Services Agency has a fairly comprehensive list of services available to Lodi residents.

Elderly and Frail Elderly

- 8,141 persons were age 65 or over in 2000 (US Census, SF1).
- Seniors represent about 14 percent of the City's population.
- 72 percent of elderly persons own their homes, while 28 percent rent.
- About 45 percent of seniors have a disability, and 24 percent have more than one disability. 10 percent have a self-care disability that affects their ability to live independently (US Census, SF3).
- 9 licensed residential care facilities provide 495 beds for the elderly and frail elderly in Lodi. Additionally, two facilities with a total of 91 beds had licenses pending (California Department of Social Services).

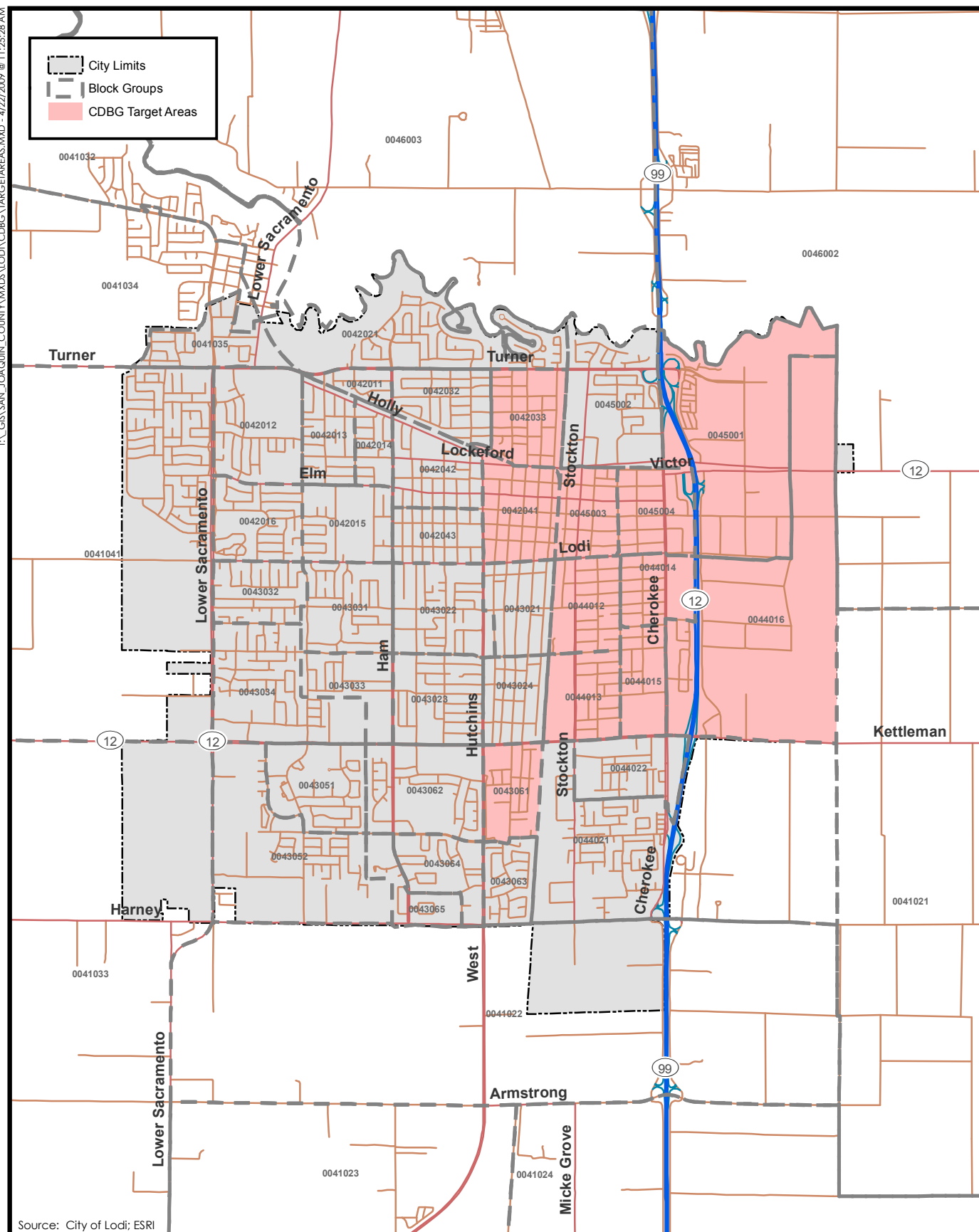


Figure 2-9
CDBG Target Areas

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Persons with Disabilities

- 11,789 persons, or 23 percent of Lodi residents, have a disability (US Census, SF3). About 43 percent of disabled persons have more than one disability.
- Of those with a disability:
 - 40 percent have a physical disability.
 - 18 percent have a sensory disability.
 - 22 percent have a mental disability.
 - 12 percent have a self-care disability.
 - 40 percent have a disability that prevents them from going outside their home.
 - 48 percent have disability that affects their employment.

No data for Lodi is available on mental illness; however, about one percent of the population nationwide suffers from severe mental illness.

LARGE HOUSEHOLDS

- 14 percent (2,808) of all Lodi households have more than five persons (US Census, SF3). Around 550 households had seven or more persons.
- 46 percent (1,282) of large households are owners. About 54 percent (1,526) are renters.
- 74 percent (8,357) of owner-occupied housing units had three or more bedrooms, and around 1,800 units had four or more bedrooms.
- 20 percent (1,875) of the rental housing units had three or more bedrooms. Only 146 rental units had four or more bedrooms.
- There is a no shortage of adequately sized-units for owner-occupied housing, but there is a need for more rental housing with 3+ bedrooms. Although there are more large rental units available than there are large families, not all large rental units are occupied by large families. Very large renter households (7 or more persons) need more than twice as many 4+ bedroom units than currently exist.

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FEMALE-HEADED HOUSEHOLDS

- 11 percent (2,213) of all Lodi households are headed by single parents with children (US Census, SF3).
- 68 percent (1,515) of those households are headed by women.
- 36 percent of female-headed families with children live in poverty, as compared to 22 percent of male-headed families and 13 percent of married-couple families.

Alcohol/Other Drug Abuse

Most information on drug and alcohol abuse was not available specifically for Lodi. Data resources for San Joaquin County and California were used to address this issue.

- Alcohol is one of the most commonly abused substances nationally. A 2005 survey showed that 17 percent of adults in San Joaquin County had engaged in binge drinking within the previous month (Healthier San Joaquin County Community Assessment, 2007).
- The rate of adult admission to alcohol and drug treatment programs in San Joaquin County (15.6 per 1,000 persons) is significantly higher than the rate for California as a whole, while the rate for juveniles (0.4 per 1,000 persons) is lower in the County than the state (California Department of Drug and Alcohol Problems, 2004).
- In 2002, around 640 adult and 6 juvenile Lodi residents were admitted to alcohol and drug treatment programs. (Estimation based on data from the California Department of Drug and Alcohol Problems, 2004, and US Census, SF1.)
- Methamphetamine use is an increasing problem. Statewide, between 2000 and 2005, admissions of methamphetamine users to treatment centers nearly doubled. Meth possession and meth lab seizures are also increasing in California (Governor's Prevention Advisory Council Methamphetamine Working Group, 2007).
- Of persons entering alcohol/other drug treatment in 2006 in California, methamphetamine was the primary drug used (36%), followed by alcohol (19%), heroin (17%), marijuana (14%), and cocaine (11%) (California Department of Drug and Alcohol Problems, 2006).
- Among youth, alcohol and marijuana appear to be the most frequently used substances. About 11 percent of San Joaquin County youth in seventh grade reported drinking in the previous month, while 34 percent of eleventh graders said they had.

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About 37 percent of eleventh graders reported using marijuana at least once, and 11 reported using inhalants (Healthier San Joaquin County Community Assessment, 2008).

- Although many agencies are actively working to prevent and treat alcohol and drug abuse in the County, additional services are needed to address the needs of San Joaquin County residents.

Persons with HIV/AIDS

- Since 1983, 75 cases of AIDS have been reported in Lodi. Reporting of HIV cases began in 2006, and since then 18 cases have been reported (E-mail, Public Health Services of San Joaquin County, 2009).
- Race/ethnicity was not available for all cases, due to confidentiality restrictions. Available data indicated the following:
 - White 78% of HIV cases; 61% of AIDS cases
 - Hispanic 33% of AIDS cases
- The AIDS fatality rate in Lodi has been 48 percent.
- Nationally, one-third to one-half of all of persons with HIV/AIDS are homeless or at risk of becoming homeless (National Health Care for the Homeless Council, 1999).

Victims of Domestic Violence

The main provider of domestic violence services in Lodi is the Women's Center of San Joaquin.

- In 2007-08, the Center received 157 referrals from law enforcement, assisted 340 women on the 24-hour crisis line, and provided counseling to 445 women. These numbers increased by between 20 and 40 percent between July-December 2007 and July-December 2008.
- In 2006, the Lodi Police Department received 488 domestic-violence related calls for assistance, 23 of which involved a weapon.
- 63 percent of clientele served at the Women's Center are very low-income.
- 50 percent of clientele served at the Women's Center is Hispanic, 42 percent is white, and 8 percent is other races.

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- Younger women are more at risk of domestic violence. About 18 percent of clientele was between ages 18-24, while 70 percent of clients were 25-59.
- Domestic violence victim services, including counseling and shelter, are offered in the County through the Women's Center of San Joaquin. Lodi residents have access to the DAWN House, an emergency shelter for women and children.

INCOME PROFILE

Income is the most important factor affecting a household's access to housing and services. For purposes of the Consolidated Plan, HUD defines income levels that are based on the area median household income (AMI), as shown in Table 2-3. The AMI is adjusted based on household size, but is commonly quoted for a four-person household.

TABLE 2-3
CONSOLIDATED PLAN INCOME DEFINITIONS

Income Level	% AMI	Income
Extremely Low	0-30%	Up to \$19,100
Low	30-50%	\$19,101 - 31,800
Moderate	50-80%	\$31,801 – 50,900

Source: Median household income for a household of four; HUD, 2009.

CDBG funds may be used to benefit one or more areas whose residents are predominantly low- and moderate-income households. These are referred to as CDBG “target areas.” In Lodi, CDBG target areas include all areas where more than 51 percent of households earn at or below 80 percent of the AMI. Figure 2-9 shows the CDBG target areas in Lodi.

CDBG funds may also be used in a manner that limits assistance to target-income households (those earning up to 80 percent of the AMI) throughout the City.

EDUCATION/ECONOMIC PROFILE

Education level and economic opportunities play a critical role in determining the income level of a household.

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Education Profile

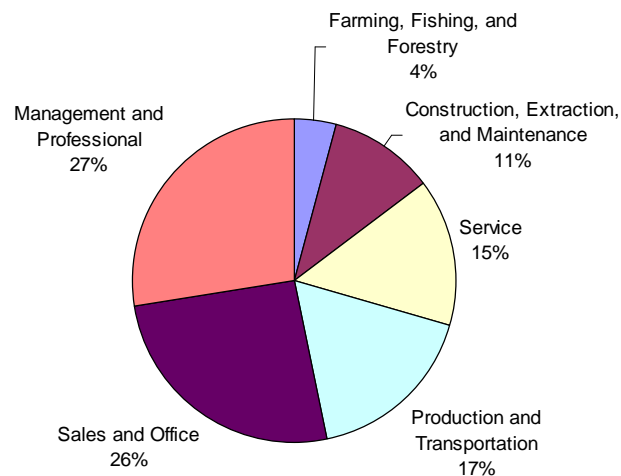
Of Lodi residents 25 years or older:

- 47 percent of residents have attended some college or have a college degree (US Census, SF3).
- 53 percent have a high school education or less.
- 20 percent have an eighth grade education or less.
- 5 percent have a professional/graduate degree.
- Educational attainment does not differ significantly between men and women.

Economic Profile

As of 1999, there were 24,177 persons in the employed workforce in Lodi (employed civilian population 16 years and over). The majority of persons are employed in management/professional and sales/office occupations. Lodi has a fairly diverse industrial base with significant numbers of persons employed in educational, health and social services industries; manufacturing; and retail.

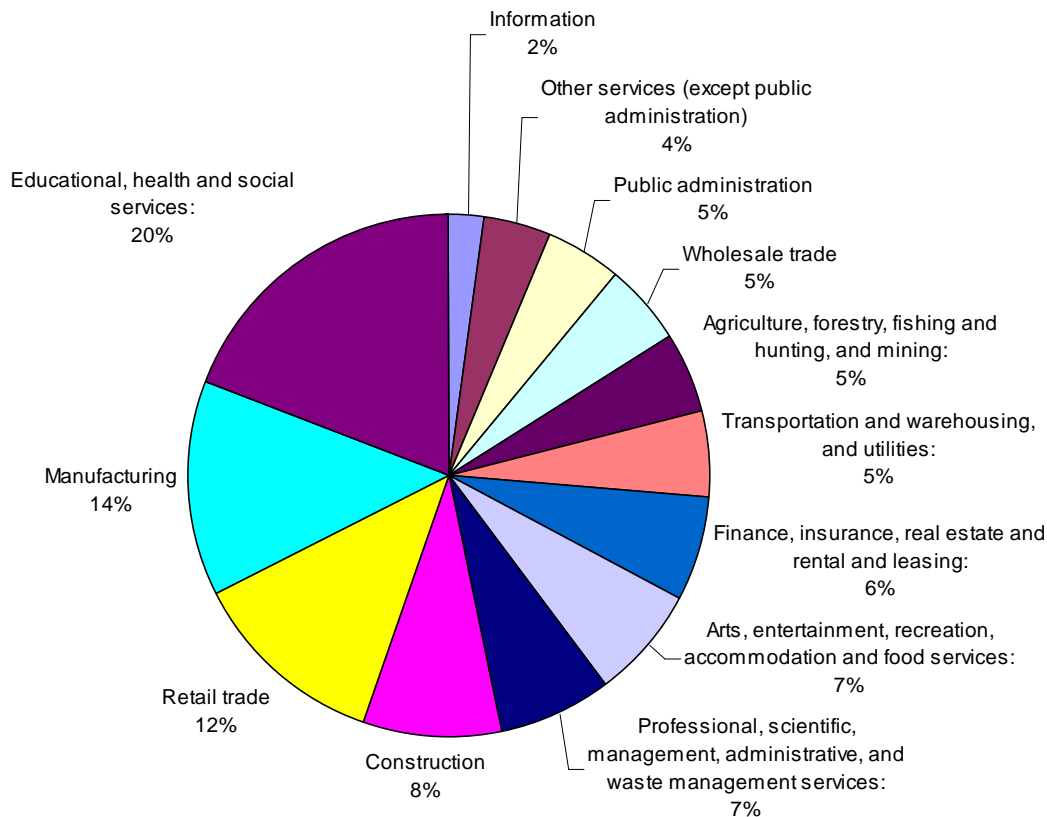
**FIGURE 2-10
OCCUPATION PROFILE, LODI**



Source: 2000 US Decennial Census Summary File 3 Table P50

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FIGURE 2-11
INDUSTRY PROFILE, LODI



Source: 2000 US Decennial Census Summary File 3 Table P49

HOMELESS NEEDS

Individuals or families that are homeless have a variety of special needs including emergency shelter, counseling, job training, transitional housing, and permanent supportive housing, among others. Although detailed information on the homeless population in Lodi is not available, Table 2-2 provides an estimate of the local homeless population and gaps in homeless services and facilities in the City. Services and facilities for the homeless are available in the City and the County.

According to the most recent count of homeless persons performed by San Joaquin County in 2009, the City of Lodi has approximately 94 homeless persons. Of these homeless, 68 were sheltered and 26 were unsheltered.

There are two facilities in Lodi that provide shelter to the homeless. The Salvation Army has 52 shelter beds for men and 28 beds for women and children. Lodi House has 26 beds for women

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and children. Additionally, there are a total of 40 transitional housing beds at Salvation Army and Lodi House facilities, 16 for men and 24 for women and children.

The Salvation Army, Lodi House, and other service organizations provide the following services to homeless individuals and families:

- REACH utility assistance
- Care utility assistance
- Rental assistance
- Emergency food pantry
- Transportation assistance
- Lodi Memorial Medical Clinic
- Clothing assistance
- Community dining hall
- Drug and alcohol rehabilitation program placement
- Mental health support group
- Leadership training
- Culinary Arts

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**TABLE 2-4
HOMELESS AND SPECIAL NEEDS
POPULATIONS (HUD 1A)
SAN JOAQUIN COUNTY**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	52	-	20
	Transitional Housing	16	-	25
	Permanent Housing Supportive	-	-	30
	Total	68	-	75
Persons in Families With Children				
Beds	Emergency Shelter	54	-	20
	Transitional Housing	24	-	25
	Permanent Housing Supportive	-	-	25
	Total	78	-	70

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered			Unsheltered	Total
	Emergency	Transitional	Total		
Number of Families with Children (Family Households):	87	161	248	28	276
1. Number of Persons in Families with Children	126	554	680	105	785
2. Number of Single Individuals and Persons in Households without children	1,698	304	2,002	483	2,485
(Add Lines Numbered 1 & 2 Total Persons)	1,824	858	2,682	588	3,270

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Part 2: Homeless Subpopulations	Sheltered	Unsheltered	Total
a. Chronically Homeless	590	590	305
b. Seriously Mentally Ill	221		
c. Chronic Substance Abuse	570		
d. Veterans	59		
e. Persons with HIV/AIDS	38		
f. Victims of Domestic Violence	80		
g. Unaccompanied Youth (Under 18)	6		

HOUSING MARKET PROFILE

With high housing costs throughout the region, affordable housing is a major need for target (0-80% AMI) income households. The following discussion identifies housing characteristics, trends, and needs in Lodi. Additional information is available in the City's Housing Element.

Housing Growth

- In 2000, Lodi had 21,400 housing units.
- Projected annual housing need between 2001 and 2009 is 4,014 units. (2004 General Plan Housing Element Update, SJCOG)
 - 990 very low-income
 - 664 low-income
 - 738 moderate-income
 - 1,622 above moderate-income

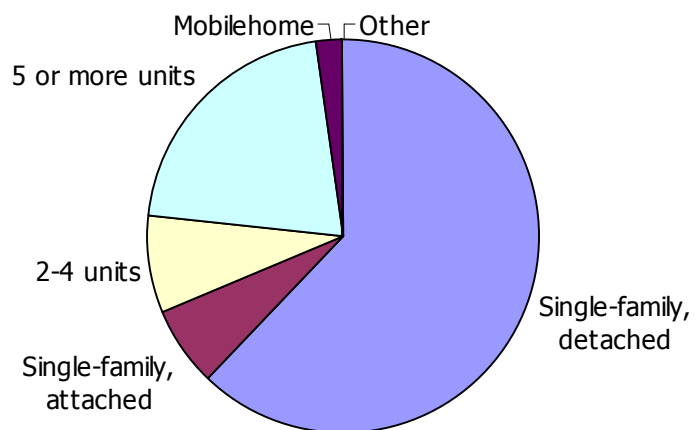
Housing Tenure, Type and Vacancy Rate

- Housing tenure (2000)
 - 54 percent of units are owner-occupied.
 - 46 percent of units are renter-occupied.
- Housing types in Lodi (2000)
 - Single-family, detached 62%
 - Single-family, attached 7%

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- 2-4 units 8%
- 5 or more units 21%
- Mobilehome 2%
- Vacancy rate in 2000 was:
 - for-sale units 0.7%
 - for-rent units 1.3%

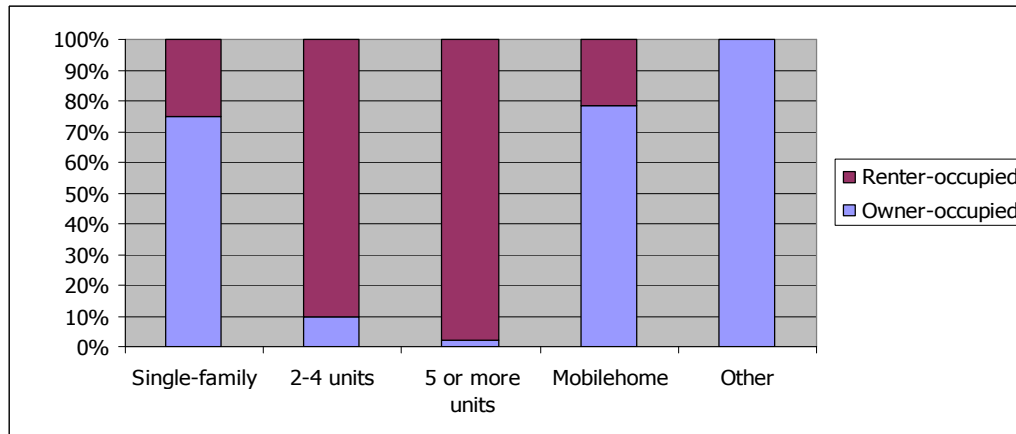
FIGURE 2-12
HOUSING TYPE, LODI



Source: 2000 US Decennial Census, Summary File 3, Table H32

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**FIGURE 2-13
HOUSING TYPE BY TENURE, LODI**

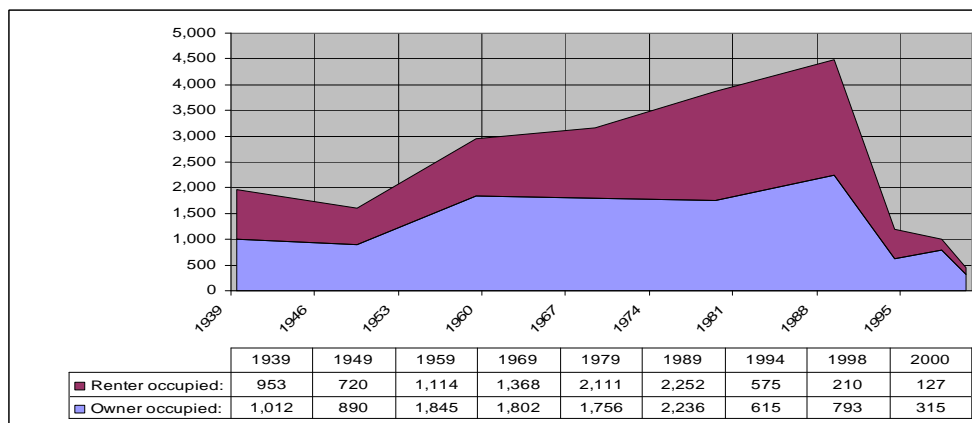


Source: 2000 US Decennial Census Summary File 3 Table H32

Age and Condition

- 10% of all residential structures were built before 1939.
- 22% of all residential structures were built between 1940 and 1959.
- 34% of all residential structures were built between 1960 and 1979.
- 34% of all residential structures were built between 1980 and March of 2000.

**FIGURE 2-14
YEAR STRUCTURE BUILT BY TENURE, LODI**



Source: Census 2000 Summary File 3 - H36. TENURE BY YEAR STRUCTURE BUILT (Occupied housing units)

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LEAD-BASED PAINT HAZARDS

Lead-based paint in residential units can pose severe health risks for children. California requires public health agencies to identify children at risk of lead poisoning and that all children up to six years of age be evaluated.

According to the San Joaquin County Department of Public Health, there have been six cases of childhood lead poisoning in Lodi since July of 2006. It is believed that these cases are most likely linked to lead-based paint. (Gail Heinrich, telephone April 9, 2009)

The majority of housing development in Lodi occurred prior to the ban on the use of lead-based paint in 1979. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing units built prior to 1979, before this type of paint was banned. These estimates for Lodi are shown in Table 2-5.

With the establishment of the City's Owner-occupied Rehabilitation Program, the City has developed procedures for identifying homes with lead based paint and treating them in compliance with the Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) and subsequent changes in September 1999.

**TABLE 2-5
LEAD HAZARD ESTIMATE, ELK GROVE**

Year built	Presumed % LBP	Total structures	Presumed LBP structures
Owner-occupied			
1989 - 2005	0%	3,959	-
1960 - 1979	62%	3,558	2,206
1940 - 1959	80%	2,735	2,188
1939 or earlier	90%	1,012	911
Total owner-occupied presumed LBP (a)			5,305
Percent owner-occupied households at or below 80% AMI (b)			25.1%
Total at-risk owner-occupied households (a*b)			1,333
Renter-occupied			
1989 - 2005	0%	3,164	-
1960 - 1979	62%	3,479	2,157
1940 - 1959	80%	1,834	1,467
1939 or earlier	90%	953	858
Total renter-occupied presumed LBP (c)			4,482

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Percent renter-occupied households at or below 80% AMI (d)	60.2%
Total at-risk renter-occupied households (c*d)	2,696
Total at-risk households	4,029

Sources: 2000 US Census, H36 Tenure by Year Structure Built; 2000 CHAS Housing Problems Tables from HUD.

HOUSING COSTS AND AFFORDABILITY

- The median sales price for homes sold in Lodi in January of 2009 was \$165,000. This is a 38 percent drop from January of 2008.
- The median sales price for the County was \$152,613, a 48 percent decline from the prior year.

The following income groups can afford mortgages as shown below.

TABLE 2-6
AFFORDABLE MORTGAGES BY INCOME CATEGORY

	Income Limit	Available for P&I	Affordable mortgage
Low income (80%)	\$49,050	\$1,020	\$190,007
Median income (100%)	61,300	1,326	247,056
Moderate income (120%)	73,560	1,633	304,151

Assumptions: 30% housing ratio, no other debt, total taxes and insurance @ 1.5%, 5.0% interest rate.

Low to above moderate income households can afford to purchase a home in Lodi without subsidy. Given the current market conditions this conclusion may not hold up over time.

2008 HUD Fair Market Rents for San Joaquin County were;

- 0 bedroom \$650
- 1 bedroom \$741
- 2 bedroom \$914
- 3 bedroom \$1,255
- 4 bedroom \$1,580

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From National Low-Income Housing Coalition “Out of Reach” report for 2008:

- Maximum affordable monthly housing costs by income category in 2008 for all households are:
 - Extremely low income (30% AMI) \$460
 - Very low income (50% AMI) \$766
 - Low income (80% AMI) \$1,226
 - Median income (100% AMI) \$1,533
- In 2008 the estimated median renter household income was \$33,681.
- In order to afford a rental at the 2 bedroom FMR, a renter household must be at 109% of median renter household income.
- An affordable rent for the median income renter is \$842/month.
- 54% of renters are unable to afford the 2 bedroom FMR.

It can be concluded that many renter households will have housing affordability issues. Lower income renter households will have greater affordability challenges. These households may need assistance with housing.

HOUSING PROBLEMS

According to HUD, a household which pays more than 30 percent of its income on housing is defined as having a housing cost burden (over-payment). Over-payment is a concern for target-income households since they may be forced to live in over-crowded situations or cut other necessary expenditures, such as health care, in order to afford housing. The HUD definition of housing cost includes not only monthly rent and mortgage payments but an estimate of utilities.

The assessment of Lodi’s housing problems relies on custom tabulations of US Decennial Census data provided by HUD. These tabulations are referred to as the “CHAS” tables. The data used in this document were provided using HUD’s “State of the Cities Data System” (SOCDS) using data from the 2000 US Decennial Census. These data are presented in two main tables, one analyzing housing problems by housing units, the other by households.

Table 2-7 “Housing Units by Affordability” shows housing units by affordability to each income category for renters and owners. It also shows within each affordability category: the

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number of units actually occupied by a household having that income, the number experiencing some housing problem, and the number vacant. Additional detail is provided by unit size.

Table 2-8 “Household by Type, Income and Housing Problem” shows renter and owner households who are experiencing housing problems and those over-paying for housing. It shows these for each income category and by household type.

TABLE 2-7A
HOUSING UNITS BY AFFORDABILITY
RENTAL UNITS, LODI

	Number of bedrooms/unit			Total
	0-1	2	3+	
Units with rents affordable to extremely low income households (<= 30% AMI)				
# occupied units	189	100	74	363
% occupied by extremely low income households	47.6	25.0	47.3	41.3
% units built before 1970	82.0	50.0	60.8	68.9
% units with some problem	42.3	15.0	13.5	28.9
# vacant for-rent units	10	-	-	10
Units with rents affordable to low income households (>30% - 50% AMI)				
# occupied units	850	800	150	1,800
% occupied by extremely low income households	64.7	53.1	46.7	58.1
% units built before 1970	59.4	63.7	70.0	62.2
% units with some problem	66.5	53.8	36.7	58.3
# vacant for-rent units	50	70	15	135
Units with rents affordable to moderate income households (>50% - 80% AMI)				
# occupied units	1,790	2,925	1,130	5,845
% occupied by extremely low income households	67.6	54.7	42.9	56.4
% units built before 1970	33.8	40.0	50.0	40.0
% units with some problem	67.9	49.4	42.5	53.7
# vacant for-rent units	25	65	15	105
Units with rents affordable to above moderate income households (>80% AMI)				
# occupied units	610	295	520	1,425
# vacant for-rent units	25	-	-	25

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**TABLE 2-7B
HOUSING UNITS BY AFFORDABILITY
OWNER UNITS, LODI**

	Number of bedrooms/unit			Total
	0-1	2	3+	
Units with rents affordable to extremely low income households (<= 30% AMI)				
# occupied units				
% occupied by extremely low income households				
% units built before 1970				
% units with some problem				
# vacant for-sale units				
Units with rents affordable to low income households (>30% - 50% AMI)				
# occupied units	94	300	114	508
% occupied by extremely low income households	69.1	33.3	21.9	37.4
% units built before 1970	52.1	43.3	61.4	49
% units with some problem	26.6	11.7	0	11.8
# vacant for-sale units	15	4	4	23
Units with rents affordable to moderate income households (>50% - 80% AMI)				
# occupied units	73	740	1,960	2,773
% occupied by extremely low income households	38.4	42.6	34.7	36.9
% units built before 1970	53.4	72.3	67.1	68.1
% units with some problem	20.5	7.4	2.6	4.3
# vacant for-sale units	4	35	30	69
Units with rents affordable to above moderate income households (>80% AMI)				
# occupied units	449	1,244	6,280	7,973
# vacant for-sale units	29	20	50	99

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TABLE 2-8A
HOUSEHOLD BY TYPE, INCOME, & HOUSING PROBLEM
RENTER HOUSEHOLDS, LODI

Income Category	Elderly 1 &	Small	Large	All Other	Total
	2 Member	Related	Related	Households	Renter
	Households	(2-4)	(5 or more)		
Extremely low income households ($\leq 30\%$ AMI)					
# households	-	629	349	344	1,816
% households experiencing any housing problem	-	88.9	100	76.7	87.6
% households with a cost burden $>30\%$	-	86.6	91.4	75.6	83.3
% households with a cost burden $>50\%$	-	75.5	57	71.2	66.8
Low income households ($>30\%$ - 50% AMI)					
# households		599	295	360	1,719
% households experiencing any housing problem		87.5	96.6	88.9	88.9
% households with a cost burden $>30\%$		83.3	61	88.9	81.4
% households with a cost burden $>50\%$	44.1	24.9	0	25	25.8
Moderate income households ($>50\%$ - 80% AMI)					
# households	374	843	395	515	2,127
% households experiencing any housing problem	61.2	51.4	86.1	52.4	59.8
% households with a cost burden $>30\%$	58.6	36.5	20.3	47.6	40.1
% households with a cost burden $>50\%$	15.8	0.5	0	6.8	4.6
Above moderate income households ($> 80\%$ AMI)					
# households	337	1,838	455	1,120	3,750
% households experiencing any housing problem	24.3	14.6	63.7	12.5	20.8

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Income Category	Elderly 1 &	Small	Large	All Other	Total
	2 Member	Related	Related	Households	Renter
	Households	(2-4)	(5 or more)		
% households with a cost burden >30%	22	4	2.2	2.2	4.9
% households with a cost burden >50%	6.5	0	0	0	0.6
All households					
# households	1,670	3,909	1,494	2,339	9,412
% households experiencing any housing problem	67.7	45.6	84.6	42.5	55
% households with a cost burden >30%	64.8	36.5	39.4	36.3	41.9
% households with a cost burden >50%	34.7	16.1	13.3	15.8	18.9

Source: HUD 2000 SOCDs "CHAS" tables.

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TABLE 2-8B
HOUSEHOLD BY TYPE, INCOME, & HOUSING PROBLEM
OWNER AND TOTAL HOUSEHOLDS, LODI

Income Category	Elderly 1 &2 Member Households	Small Related (2-4)	Large Related (5 or more)	All Other House- holds	Total Renter	Total owners and renters
Extremely low income households (<= 30% AMI)						
# households	408	100	70	109	687	2,503
% households experiencing any housing problem	74.5	100	100	86.2	82.7	86.3
% households with a cost burden >30%	74.5	90	85.7	82.6	79.2	82.2
% households with a cost burden >50%	46.3	90	85.7	73.4	61	65.2
Low income households (>30% - 50% AMI)						
# households	385	133	80	64	662	2,381
% households experiencing any housing problem	50.6	94	100	53.1	65.6	82.4
% households with a cost burden >30%	50.6	82.7	75	53.1	60.3	75.5
% households with a cost burden >50%	27.3	52.6	62.5	46.9	38.5	29.4
Moderate income households (>50% - 80% AMI)						
# households	830	315	200	130	1,475	3,602
% households experiencing any housing problem	16.9	85.7	95	53.8	45.4	53.9
% households with a cost burden >30%	16.9	85.7	62.5	53.8	41	40.4
% households with a cost burden >50%	4.8	34.9	10	26.9	13.9	8.4
Above moderate income households (> 80% AMI)						
# households	2,204	4,380	924	904	8,412	12,162

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% households experiencing any housing problem	11.1	17.4	34.5	22.6	18.2	19
% households with a cost burden >30%	11.1	15.9	10.2	19.8	14.4	11.5
% households with a cost burden >50%	2	2.3	0.4	0.4	1.8	1.4
All households						
# households	3,827	4,928	1,274	1,207	11,236	20,648
% households experiencing any housing problem	23.1	25.5	51.7	33.3	28.5	40.5
% households with a cost burden >30%	23.1	23.6	26.6	30.9	24.6	32.5
% households with a cost burden >50%	9.9	7.5	10.5	12.3	9.2	13.6

Source: HUD 2000 SOCDs "CHAS" tables.

Rental Housing

The table below summarizes the percent of renter households at a given income level compared to the total number of units affordable to that income category from the CHAS tables (2-7A and 2-8A).

- Moderate-income and above moderate-income households have an adequate supply of units affordable to them in relation to their fraction of the population.
- Low-income households have slightly more units than the population.
- Extremely low-income households have few affordable units available to them.

The low vacancy rate at extremely low-income level is indicative of the low supply of units.

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**TABLE 2-9
SUMMARY HOUSING AFFORDABILITY - RENTER**

Income Category	Renter Households		Rental Housing Units Affordable to Income Category (Cumulative)		
	Number	Percent of All Renter Households	Total Units	% of All Units	Vacancy Rate
Extremely low income (<= 30% AMI)	1,816	19.3%	363	3.8%	2.8%
Low income (>30% - 50% AMI)	1,719	18.3%	2,163	22.9%	6.7%
Moderate income (>50% - 80% AMI)	2,127	22.6%	8,008	84.9%	3.1%
Above moderate income (> 80% AMI)	3,750	39.8%	9,433	100.0%	2.9%
Total	9,412		9,433		7.2%

The table below summarizes data from table 2-8A. A significant number of all renter households in Lodi experience a cost burden and nearly 1/5 have a significant cost burden. Over half of all households report some form of housing problem.

- Above moderate households are much less likely to experience a cost burden or housing problems.
- Moderate-income households experience cost burden and housing problems at roughly the same rate as the general population.
- Low-income households have a cost burden nearly twice that of the overall population and a high cost burden slightly above the overall rate. They also experience housing problems at a much higher rate.
- Extremely low-income households have cost burdens and high cost burdens well above the overall rate. Housing problems also occur at a high rate.

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**TABLE 2-10
SUMMARY HOUSING PROBLEMS - RENTER**

Income category	Percent Renter Households With Housing Problems		
	Cost Burden >30%	Cost Burden >50%	Any Housing Problem
Extremely low income ($\leq 30\%$ AMI)	83.3	66.8	87.6
Low income ($>30\% - 50\%$ AMI)	81.4	25.8	88.9
Moderate income ($>50\% - 80\%$ AMI)	40.1	4.6	59.8
Above moderate income ($> 80\%$ AMI)	4.9	0.6	20.8
All households	41.9	18.9	55.0

In summary, the City of Lodi has adequate rental housing for moderate-income households and above. Rental housing in Lodi is generally affordable to moderate-income households and above. Lodi generally lacks rental housing that is affordable to low- and extremely low-income households and rental housing is generally not affordable to these households.

Owner Housing

The table below summarizes the percent of owner households at a given income level compared to the total number of units affordable to that income category from the CHAS tables (2-7B and 2-8B).

- Moderate-income and above moderate-income households have an adequate supply of units affordable to them in relation to their fraction of the population.
- Low-income households have slightly fewer units than the population.
- Extremely low-income households have no affordable units available to them.

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TABLE 2-11
SUMMARY HOUSING AFFORDABILITY – OWNER

Income Category	Households		Owner Housing Units Affordable to Income Category (Cumulative)		
	Number	Percent of All Owner Households	Total Units	% of All Units	Vacancy Rate
Extremely low income ($\leq 30\%$ AMI)	687	6.1%	-	0.0%	-
Low income ($>30\% - 50\%$ AMI)	662	5.9%	508	4.5%	4.5%
Moderate income ($>50\% - 80\%$ AMI)	1,475	13.1%	3,281	29.2%	2.8%
Above moderate income ($> 80\%$ AMI)	8,412	74.9%	11,254	100.0%	1.7%
Total	11,236		11,254		2.7%

The table below summarizes data from table 2-8B. A moderate number of owner households in Lodi experience a cost burden and few have a significant cost burden. Nearly half of all owner households report some form of housing problem.

- Above moderate households are much less likely to experience a cost burden or housing problems.
- Moderate-income households experience cost burden and housing problems at a rate slightly higher than the population as a whole and high cost burdens at a rate lower than the overall rate.
- Low-income households have a cost burden and high cost burden at more than twice that of the overall population and experience housing problems at over twice the overall rate.
- Extremely low-income households have cost burdens and high cost burdens well above the overall rate. Housing problems also occur at a high rate.

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**TABLE 2-12
SUMMARY HOUSING PROBLEMS - OWNER**

Income category	Percent Owner Households With Housing Problems		
	Cost Burden >30%	Cost Burden >50%	Any Housing Problem
Extremely low income (<= 30% AMI)	82.2	65.2	86.3
Low income (>30% - 50% AMI)	75.5	29.4	82.4
Moderate income (>50% - 80% AMI)	40.4	8.4	53.9
Above moderate income (> 80% AMI)	11.5	1.4	19.0
All households	32.5	13.6	40.5

In summary, Lodi has adequate housing for moderate income households and above. Lodi lacks affordable housing for low and extremely low income households. Moderate-income households have moderate affordability challenges while low- and extremely low-income households have extraordinary affordability challenges.

Overcrowding

Overcrowding is defined by the Census as more than one person per room excluding kitchen, porches, bathrooms, and hallways. Overcrowding is relatively high in Lodi. It is largely experienced by renter households.

- All households 12.3%
- Owner households 5.8%
- Renter households 20.2%

PUBLIC AND ASSISTED HOUSING

The City does not own or operate any public or assisted housing. The Housing Authority of San Joaquin County has five rent-restricted public housing projects. None of these are in the City of Lodi.

There are two rent-restricted projects in Lodi. The Creekside South Apartments are 40 family units developed using the Section 236 mortgage subsidy program and Section 8 rental subsidy. This project is at-risk of conversion to market rate.

LOEL Gardens has 9 senior units affordable and restricted to low-income senior households.

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Migrant Centers

The Housing Authority of San Joaquin County currently manages three migrant family farm labor housing developments for the State of California. This housing is available annually from the first week of May through the end of October. Day care centers are provided for farm workers as well as services from the Employment Development Department, the Social Security Administration, and education and health care services. During the off-season, one of the French Camp Facilities is made available to the homeless. The facilities were also used as evacuation sites during the January 1997 floods and as "emergency" housing for families displaced by city or county action.

Tenant-Based Housing Assistance (Housing Choice Vouchers)

The Housing Choice Voucher Program provides portable vouchers that assist low income households with housing costs. The program is administered County-wide by the Housing Authority of the County of San Joaquin. Specific information on the location of HCVs is not made available. The Housing Authority administers over 4,500 HCVs throughout the County.

Needs of Families on the Housing Authority Waiting List

As of October 2008, the housing choice voucher program waiting list for San Joaquin County has 11,735 families. There is no public housing list maintained for Lodi. The majority of those on the waiting list are extremely low-income families (<30% AMI) with children.

TABLE 2-13
NEEDS OF FAMILIES ON THE PUBLIC HOUSING
AUTHORITY WAITING LIST, SAN JOAQUIN COUNTY

	Families	Percent of total
Total	11,735	
By Family Income		
Extremely low income	9,119	77.71%
Very low income	2,016	17.18%
Low income	552	4.70%
By Family Type		
Families with children	7,932	67.5%
Elderly	933	7.95%
Families with disabilities	3,259	27.77%

Source: 2008 PHA Plan, Housing Authority of San Joaquin

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BARRIERS TO AFFORDABLE HOUSING

The City's 2003-2009 Housing Element identifies potential barriers or constraints to the development of affordable housing. Some of these include:

- Availability of financing;
- Cost of land;
- Construction cost;
- Growth restrictions (annual limits on housing production);
- Parking requirements;
- Development standards;
- Development impact fees and permitting fees;
- Property taxes and assessments;
- Building codes; and
- Waste water treatment capacity.

Government restraints can to some degree be lessened by government action (variance, conditional use permit, planned development).

HOUSING NEEDS

- Entry-level affordable housing
- A variety of housing types
- Rehabilitation assistance
- First-time homebuyer assistance

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FAIR HOUSING

Fair housing is crucial to ensuring that persons of like income levels have equal access to housing. HUD requires that jurisdictions receiving federal funds commit to affirmatively further fair housing. A key part of achieving this goal is the preparation of an Analysis of Impediments to Fair Housing Choice (AI). As part of the County, Lodi was covered by the San Joaquin County AI. The City will be preparing its own AI in 2009-2010.

STRATEGIC PLAN

The Strategic Plan outlines how the City will address the community's housing and community development needs over the next five years. The priority needs, goals, and objectives were proposed by City staff with input from meetings and community workshops as well as discussions with area service providers.

CONSOLIDATED PLAN PRINCIPLES

The goals and objectives in the Lodi 2009-2014 Consolidated Plan are built upon the following set of overall guiding principles. These principles provide a framework for the development of the Consolidated Plan.

Assist: Develop comprehensive strategies to support and assist those in need in the community.

Involve: Involve the community and provide opportunities for citizen participation in the Consolidated Plan process and the preparation of the documents.

Collaborate: Encourage collaboration with and between public, private, and non-profit agencies in order to ensure the efficient and effective provision of services.

Leverage: Leverage CDBG funds and local resources to maximize the effectiveness of programs and services.

PRIORITY NEEDS DETERMINATION

The priority needs were determined primarily from data presented in Section 2 (Community Needs) and through the community survey and consultation with City staff, attendees at public workshops, and local service providers. The key factors affecting the determination of the priority needs are: 1) the types of target-income households with greatest need for assistance; 2)

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the activities that will best address their needs; and 3) the amount of funding available to meet those needs.

The highest priority need is one that has a high level of demand and can best be addressed with the available resources. Priorities are described as follows:

High Priority: high to critical demand, expected to be funded during the five-year period.

Medium Priority: moderate to high demand, likely to be funded as funds are available;

Low Priority: low to moderate demand, not likely to be funded, City may support efforts of other agencies to obtain funding;

No Priority: no or very low demand, not likely to be funded, City will not support efforts of other agencies to obtain funding.

The online survey, public meetings, and consultations with staff and local service providers identified the following needs with moderate to critical demand levels:

- Public facilities
 - Youth centers
 - Community facilities
 - Alley improvements
- Public services
 - After-school programs
 - Youth services
 - Employment training
 - Crime prevention
 - Mental health services
 - Health services
 - Senior services

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- Homelessness
 - Emergency shelters and transitional housing for families
 - Supportive services for families
 - Job training and life skills training for the homeless
 - Case management
 - Mental health care
 - Housing placement
- Housing needs
 - New affordable housing construction, especially for the elderly
 - Preservation of existing ownership and rental units
 - Energy efficiency improvements
 - Emergency repair/minor housing rehabilitation

The analysis of community needs (Section 2) identified the following needs with moderate to critical demand levels:

- Public improvement
 - Storm drain and flooding improvements
 - Handicap accessibility improvements, including curb ramp installation at street corners and intersections
 - Park improvements
- Public Facilities
 - Public facilities for the provision of public services/access to public services
 - Child care facilities
 - Youth centers and recreational facilities
 - Accessibility improvements at some public facilities

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- Public services
 - Fair housing services
 - Services for the elderly
 - Youth services
 - Services for the disabled
 - Information and referral services
 - Health and mental health services
 - Substance abuse treatment
- Economic Development
 - Job training and employment coaching
 - Job creation/retention
 - Homelessness
 - Emergency shelters for families
 - Services for the homeless
 - Transitional/supportive housing
- Affordable rental housing needs
 - Affordable rental housing, for seniors and for families
 - Preservation and rehabilitation of existing affordable rental housing and public housing
- Affordable home ownership
 - Downpayment assistance
 - Rehabilitation of existing housing

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Availability of Resources

The Strategic Plan focuses on those activities funded through CDBG funds, which are provided to the City by HUD on an annual basis. Based on the City's preliminary annual allocation of \$743,500 for the fiscal year 2009-10, the City is expected to receive approximately \$3.72 million over the five-year Consolidated Plan period.

In addition to these funds, the City will be applying for other funds, such as through HOME and the Neighborhood Stabilization Program (NSP), which would be used for affordable housing for target-income households. Other funds that may be used to assist target-income households and areas as well as the rest of the community are identified in the City's General Plan and Housing Element.

HOUSING STRATEGY

The City's housing strategy is based on the priority needs and goals set forth in its General Plan Housing Element. The Housing Element provides an extensive analysis of needs, constraints, and resources. It includes a five-year plan to facilitate the development of housing for target-income households. Those housing activities that are expected to be funded during the Consolidated Plan period are described in the Housing Strategy section.

Summary of City's Housing Needs

Given the high cost of housing and the growing number of families in Lodi, high-priority housing needs include affordable rental housing for target income families as well as seniors who are on fixed incomes. With respect to ownership housing, purchase and rehabilitation is a high priority.

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TABLE 3-1
PRIORITY HOUSING NEEDS/
INVESTMENT PLAN (HUD 2A)

Priority Need	5-Yr. Goal Planned	Yr. 1 Goal Planned	Yr. 2 Goal Planned	Yr. 3 Goal Planned	Yr. 4 Goal Planned	Yr. 5 Goal Planned
Renters						
0 - 30 of MFI	-	-	-	-	-	-
31 - 50% of MFI	1,600,000.00	1,200,000	100,000	100,000	100,000	100,000
51 - 80% of MFI	-	-	-	-	-	-
Owners						
0 - 30 of MFI	-	-	-	-	-	-
31 - 50 of MFI	750,000.00	150,000	150,000	150,000	150,000	150,000
51 - 80% of MFI	750,000.00	150,000	150,000	150,000	150,000	150,000
Homeless*						
Individuals	250,000.00	50,000	50,000	50,000	50,000	50,000
Families	125,000.00	25,000	25,000	25,000	25,000	25,000
Non-Homeless Special Needs						
Elderly	1,200,000.00	1,200,000	-	-	-	-
Frail elderly	-	-	-	-	-	-
Severe Mental Illness	-	-	-	-	-	-
Physical Disability	-	-	-	-	-	-
Developmental Disability	-	-	-	-	-	-
Alcohol or Drug Addiction	-	-	-	-	-	-
HIV/AIDS	-	-	-	-	-	-
Victims of Domestic Violence	-	-	-	-	-	-
Section 215						
Renter	1,600,000.00	1,200,000	100,000	100,000	100,000	100,000
Owner	1,500,000.00	300,000	300,000	300,000	300,000	300,000

** Homeless individuals and families assisted with transitional and permanent housing*

Housing Goals

The primary housing goal of the Consolidated Plan is to foster the development and maintenance of housing affordable to target income households as well as those with special needs.

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The goals are based on those in the City's Housing Element:

HS-1: To provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development, affordable homeownership and rental opportunities, and the efficient use of land.

HS-2: To encourage the maintenance, improvement, and rehabilitation of the City's existing housing stock and residential neighborhoods, particularly in the Eastside area.

HS-3: To ensure the provision of adequate public facilities and services to support existing and future residential development.

HS-4: To promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other arbitrary factors.

The City uses a variety of resources, programs, and policies to facilitate the accomplishment of these goals. Those programs which primarily use available funds are identified below as Consolidated Plan Housing Programs.

Consolidated Plan Housing Programs

Through its General Plan Housing Element, the City has implemented a number of housing programs. These programs address sites for affordable housing, the development of affordable housing, incentives for housing, the reduction of constraints affecting housing development and the funding of affordable housing. More detailed information on these programs is available in the City's Housing Element.

Zoning Ordinance Revisions

The City shall revise Title 17 of the Lodi Municipal Code (Zoning Ordinance) to reduce barriers to, and provide incentives for, the construction and conservation of a variety of housing types.

Revise Growth Management Program

The City will revise its growth management program to exempt housing units affordable to very low or low-income households with long-term affordability restrictions.

Pursuit of State and Federal Funds in Support of Housing Construction

The City shall pursue available and appropriate state and federal funding sources to support efforts to construct housing meetings the needs of low-and moderate-income households, to assist persons with rent payments required for existing housing units, to provide supportive

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services, and to provide on- and off-site improvements and public facilities, in support of affordable housing projects.

Rental Assistance

The City shall continue to support the San Joaquin County Housing Authority in its administration of the Housing Choice Voucher rental assistance program (formerly called Section 8 Program). The City's support will include distribution of program information at the Community Development public counter, distribution of program information to rental property owners as part of the City's code enforcement activities, creation and maintenance of a link to the Housing Authority's website on the City's web site, and annual meetings with representatives of the Housing Authority to discuss actions the City can take to encourage greater participation in the Voucher Program by rental property owners.

Neighborhood Improvement

The City will continue to designate a staff position, Neighborhood Services Manager, within the Community Development Department to focus on the implementation of housing and neighborhood improvement programs.

Homebuyer Assistance

The City will continue to implement a first-time homebuyer down payment assistance program. The City will promote the program by providing information at the Community Development Department's public counter and by providing a link to the program on the City's web site.

Promote the City's Multifamily Housing Development Standards

The City will promote its multifamily development standards through the Community Development Department's link to the City's website, information brochures available at the Community Development Department, pre-application meetings, and a notice to the local homebuilder's, realtor's, and contractor's associations.

Housing Rehabilitation and Code Enforcement

The City will continue to combine code enforcement and housing rehabilitation assistance, targeted to the Eastside area.

Preservation of Affordable Rental Housing

Preserve existing affordable housing by subsidizing rehabilitation and/or operation.

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The following housing activities can be undertaken using available resources and are designed to enhance the effectiveness of the City's housing goals.

Homeownership Assistance Program -- Provide low-interest loans to target income households to assist with down payment and closing costs.

Preservation of Affordable Housing – preserve existing affordable housing by subsidizing rehabilitation and/or operation.

Owner-Occupied Rehabilitation Program – Provide low-interest loans to owner-occupants to rehabilitate homes.

Code Enforcement – provide targeted code enforcement.

Fair Housing Services – Provide fair housing education, respond to public inquiries regarding fair housing, investigate and resolve fair housing disputes.

HOMELESS STRATEGY

Though Lodi has a small homeless population when compared with that of the County, as well as several local resources for homeless persons and families, the loss of a job, a raise in rent, an eviction or domestic violence can easily lead to homelessness for many low income individuals and families. Thus, the City high-priority activities are concentrated on homeless prevention.

Priority Homeless Needs

With a focus on homeless prevention, the City and local service providers have identified the provision of direct assistance (e.g., food and clothing) as well as supportive services to help those potentially at-risk of becoming homeless as the key priorities for homeless assistance and prevention over the five-year period.

Homelessness is a regional issue that is best addressed County-wide through the efforts of both the County and municipal jurisdictions. The County's Continuum of Care identifies the facilities and services available to the homeless in the San Joaquin County region, as well as unmet needs.

Homeless Assistance Goals

The primary homeless assistance goal is to encourage a range of supportive services to meet the needs of those at risk of becoming homeless as well as the currently homeless. The City will continue to work with the County and service providers to meet this goal.

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Consolidated Plan Homeless Programs

The following housing activities can be undertaken using available resources to meet the City's homeless assistance goals.

Homeless Assistance -- Work with County service agencies and local service providers (e.g. Salvation Army, Lodi House) to provide emergency shelters, transitional housing, and other support services that address the City's homeless needs.

Homeless Services -- Assist with the provision of supportive services, which may include free food and clothing, counseling, emergency housing assistance, referral, or temporary shelter.

COMMUNITY DEVELOPMENT STRATEGY

The City's community development strategy relates to efforts to provide new or improve existing, facilities, infrastructure, economic opportunities, and to a limited extent public services.

Priority Community Development Needs

Key community development needs identified in public workshops in Lodi include affordable housing, public facilities and infrastructure, and a wide range of supportive services. City staff has also identified accessibility and infrastructure improvements that are important to ensuring improved access and service to CDBG target areas.

Community Development Goals

The City has established the following Community Development goals to assist target income households and areas:

- CD-1 Improve the infrastructure and physical environment of Lodi's CDBG target areas.
- CD-2 Support economic development and employment opportunities in the City's CDBG target areas.
- CD-3 Encourage the provision of services to assist target income individuals and families, including those with special needs.
- CD-4 Assist in the provision of services for target income youth in the community.
- CD-5 Support services for the elderly, including the frail elderly, in Lodi.

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CD-6 Promote facilities that serve the City's special needs groups and target income households.

**TABLE 3-2
SPECIAL NEEDS (NON-HOMELESS)
POPULATIONS (HUD 1B)**

Special Needs Subpopulations	Priority Need Level	Unmet Need	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	High			1,200	240
	High				
Elderly	High	160	50,000	100	20
Frail Elderly	High	400	100,000	250	50
Severe Mental Illness	Low	160	-	100	20
Persons w/HIV/AIDS	Low	160	-	100	20
Physically Disabled	High	160	100,000	100	20

Consolidated Plan Community Development Programs

The following housing activities can be undertaken using available resources and are designed to enhance the effectiveness of the City's Community Development goals. They are organized into four major categories:

- Economic development
- Public improvements
- Public facilities
- Public services

Economic Development

Job-Training Services -- assist with the provision of job training and workforce development services.

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Infrastructure and Area Improvements

Street and Sidewalk Improvements -- provide street and sidewalk improvements in CDBG Target Areas.

Flood and Drainage Improvements -- provide flood and drainage improvements in CDBG Target Areas.

Accessibility Improvement Program -- provide accessibility improvements to public facilities as well as improvements to existing public right-of-way, such as curb ramps, to ensure that they are accessible to persons with disabilities.

Graffiti Abatement – address blight by targeting graffiti abatement to specific areas.

Community Facilities

Youth/Recreation Facilities and Equipment - develop a teen center with recreational facilities or provide equipment or facility improvements at an existing center to serve the needs of target-income youth in the community.

Childcare Center -- assist in the funding of a childcare center in close proximity to affordable housing or in an eligible CDBG Target Area.

Senior Center -- provide additional equipment and services for the existing center.

Community Services

Youth Services -- support a variety of youth services, especially recreation services for the community's target income young people. Support may involve direct assistance or fee waivers for target income youth.

Childcare Services -- assist with childcare services for target income working families either in conjunction with existing programs offered by the Lodi Parks and Recreation Department or through new childcare facilities.

Senior Services -- assist with the provision of senior services to the elderly and frail elderly. Such services may include nutrition programs, home-delivered meal programs, transportation, health services, shared housing programs and other forms of assistance.

Disabled Services -- assist social services providers with services for persons with disabilities. Services may include recreation programs, advocacy services, home meal/visitation programs, job training, transportation, and health services, among others.

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Health Services -- assist in the provision of health services to residents. These services may include referrals, counseling, screening, education and outreach, health programs, or medical services. Services may be located at the senior center, future community or teen centers, or other public locations in Lodi.

**TABLE 3-3
PRIORITY COMMUNITY DEVELOPMENT
ACTIVITIES, (HUD 2B)**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/ Act
Acquisition of Real Property	1	-	-	-	1	-
Disposition	-	-	-	-	-	-
Clearance and Demolition	-	-	-	-	-	-
Clearance of Contaminated Sites	-	-	-	-	-	-
Code Enforcement	-	-	-	-	-	-
Public Facility (projects)						
Senior Centers	1	1	-	-	-	-
Handicapped Centers	1	-	1	-	-	-
Homeless Facilities	-	-	-	-	-	-
Youth Centers	1	-	-	1	-	-
Neighborhood Facilities	-	-	-	-	-	-
Child Care Centers	1	-	1	-	-	-
Health Facilities		-	-	-	-	-
Mental Health Facilities	-	-	-	-	-	-
Parks and/or Recreation Facilities	2	1	-	1	-	-
Parking Facilities	-	-	-	-	-	-
Tree Planting	-	-	-	-	-	-
Fire Stations/Equipment	-	-	-	-	-	-
Abused/Neglected Children Facilities	-	-	-	-	-	-
Asbestos Removal	-	-	-	-	-	-
Non-Residential Historic Preservation	-	-	-	-	-	-
Other Public Facility Needs	-	-	-	-	-	-
Infrastructure (projects)						

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Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/ Act
Water/Sewer Improvements	-	-	-	-	-	-
Street Improvements	2	1	-	-	1	-
Sidewalks	2	1	-	1	-	-
Solid Waste Disposal Improvements	-	-	-	-	-	-
Flood Drainage Improvements	2	1	-	1	-	-
Other Infrastructure	3	1	-	1	-	1
Public Services (persons)						
Senior Services	-	-	-	-	-	-
Handicapped Services	-	-	-	-	-	-
Legal Services	-	-	-	-	-	-
Youth Services	-	-	-	-	-	-
Child Care Services	-	-	-	-	-	-
Transportation Services	-	-	-	-	-	-
Substance Abuse Services	-	-	-	-	-	-
Employment/Training Services	100	-	20	20	20	20
Health Services	-	-	-	-	-	-
Lead Hazard Screening	-	-	-	-	-	-
Crime Awareness	-	-	-	-	-	-
Fair Housing Activities	600	120	120	120	120	120
Tenant Landlord Counseling	-	-	-	-	-	-
Other Services	7,000	1,400	1,400	1,400	1,400	1,400
Economic Development						
C/I Land Acquisition/Disposition	-	-	-	-	-	-
C/I Infrastructure Development	-	-	-	-	-	-
C/I Building Acq/Const/Rehab	-	-	-	-	-	-
Other C/I	-	-	-	-	-	-
ED Assistance to For-Profit	-	-	-	-	-	-
ED Technical Assistance	-	-	-	-	-	-
Micro-enterprise Assistance	-	-	-	-	-	-

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PLANNING AND ADMINISTRATION

The City has established the goal of providing efficient administration and oversight of the CDBG program and undertaking planning efforts to address the needs of target income residents.

The preparation of the Consolidated Plan, Action Plans, and CAPER are vital to assuring compliance with HUD regulations and for providing funding for needed services for CDBG Target Areas and residents. Additional studies may also need to be undertaken in order to determine the future needs of residents and eligible areas as the City continues to grow.

ANTI-POVERTY STRATEGY

Approximately 13 percent of Lodi residents live in poverty. Female-headed households with children are particularly affected by poverty.

The City's anti-poverty strategy is based on attracting a range of businesses and providing workforce development, including job training services, for low-income residents. In addition, the City provides support for facilities projects and service provision to several agencies offering supportive services to target income residents.

Planned economic development and anti-poverty programs include:

- Affordable housing
- Public services
- Homeless facility improvements

REMOVING BARRIERS TO AFFORDABLE HOUSING

The City is committed to removing or reducing barriers to affordable housing whenever possible. A variety of actions are contained in the Housing Element to address these issues. Such actions include:

- Incentives for affordable development
- Consideration of establishing an Affordable Housing Trust Fund
- Rezoning of sites for multi-family development

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OBSTACLES TO MEETING UNDER-SERVED NEEDS

Despite City and County efforts, there remain a number of significant obstacles to meeting under-served needs. The following are obstacles to meeting these needs in Lodi.

- Lack of funding for social services agencies
- Lack of affordable rental housing
- Low wage service and retail sector growth
- Lack of social services and service providers in Lodi for target-income residents
- Need for transportation to existing services and childcare
- National recession

LEAD-BASED PAINT REDUCTION STRATEGY

Although most of the development in Lodi occurred after the use of lead-based paint was banned, some areas of the community may have homes where lead-based paint was used.

According to the San Joaquin County Department of Public Health, there have been five cases of lead poisoning in Lodi since 2000. It is believed that these cases are most likely linked to lead-based paint.

The City's planned establishment of an Owner-Occupied Rehabilitation Program will develop procedures for identifying homes with lead-based paint and treating them in compliance with the Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) and subsequent changes in September 1999.

INSTITUTIONAL STRUCTURE AND COORDINATION

Effective implementation of the Consolidated Plan involves a variety of agencies both in the community and in the County. Coordination and collaboration between agencies is important to ensuring that the needs in the community are addressed. The key agencies that are involved in the implementation of the Plan as well as additional resources that may be available are described below.

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Public Sector

City of Lodi – Community Development Department

The City’s Community Development Department is responsible for the administration of the City’s community development programs, including some of the local programs that assist target income residents. The Department includes the City’s Neighborhood Services Division, which has the primary responsibility for managing and implementation of the City’s affordable housing programs, including the Consolidated Plan and related documents.

Other divisions are also involved in providing services including the Building Division and Planning Division, which is responsible for the Housing Element.

Lodi Parks and Recreation Department

The Lodi Parks and Recreation Department is the department of the City that provides parks and recreation facilities to the City of Lodi. The Parks and Recreation Division provides services for seniors, youth, and families.

San Joaquin County - Human Services Agency

San Joaquin County’s Human Services Agency (HAS) operates the welfare programs for the County. DHA offers the following services to County residents:

- Welfare Assistance
- Homeless Assistance
- Employment Services
- Financial Assistance
- Medical Assistance
- Senior Nutrition

San Joaquin County – Community Development Department

San Joaquin County serves as the lead agency for the Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) programs, which serve the needs of homeless persons and persons with AIDS for all communities in the County and the region. The agency funds a variety of services for County residents, including:

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- Fair housing services
- Family assistance
- Public health services
- Senior services
- Public works and infrastructure

San Joaquin Housing Authority

The San Joaquin Housing Authority serves as the Housing Authority and one of the primary owners of affordable housing in the County. As the Housing Authority, San Joaquin Housing Authority owns some public housing in the City and administers the Housing Choice (Section 8) Voucher Program and the Family Self-Sufficiency Program. The City works in close consultation with the Housing Authority regarding public housing issues in Lodi.

Non-Profit Agencies

Several non-profit agencies that serve target income households are located in Lodi. These organizations include:

- Habitat for Humanity
- Salvation Housing
- LOEL
- Community Partnership for Families
- Lodi House

Private Sector

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system.

Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others. Some of these organizations include LOEL and the Salvation Army, which have been active in developing

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affordable housing resources in the area, and the Lodi Chamber of Commerce, which provides resources to local businesses.

Coordination

The City is committed to continuing its participation and coordination with federal, state, County, and local agencies, as well as with the private and non-profit sector, to serve the needs of target income individuals and families in the community.

In particular, the City will continue to work in close coordination with the County regarding infrastructure improvements to regional facilities and the provision of services which benefit all County residents. The City will also work with San Joaquin County, SJCOG, and HCD to address its share of the regional housing needs.

GAPS IN THE DELIVERY SYSTEM

The primary gaps in the delivery system relate to the lack of services for target-income households in Lodi. Some services are located in Lodi. These include senior services at the Senior Center, youth recreation at the Lodi Boys and Girls Club, homeless shelter/housing and services at the Salvation Army and Lodi House, and many other social services and food assistance provided by local non-profit service providers.

The Lodi Consolidated Plan is designed to address these gaps by first identifying appropriate programs and services to provide in the City, then providing local services, facilities, and programs over time to assist target income residents.

MONITORING PLAN

City of Lodi has developed a monitoring system to ensure that the activities carried out in furtherance of the Plan are done so in a timely manner in accordance with the federal monitoring requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices. The objectives of monitoring are:

- To assure that subrecipients are carrying out their program/project as described;
- To assure that subrecipients are implementing the program/project in a timely manner
- To assure that subrecipients are assessing costs to the program/project which are eligible under CDBG regulations and the contract

CONSOLIDATED PLAN

- To assure that subrecipients are conforming with other applicable laws, regulations, and terms of the agreement;
- To assure that the program/project is operating in a manner that minimizes the opportunity for fraud, waste, and mismanagement;
- To assure that subrecipients have the capacity to carry out the approved project/program; and
- To assure that subrecipients are carrying out their program/project as described.

The City will track and report on its progress toward meeting its housing and community development goals. On an annual basis, City staff will prepare a Housing and Grant Programs Report summarizing progress on goals and priorities identified in the Consolidated Plan and Housing Element.

The Housing and Grant Programs Report will include a status report of the CDBG programs and projects. Pertinent information will be incorporated into the Consolidated Annual Performance and Evaluation Report.

SUMMARY OF PUBLIC PARTICIPATION

The City of Lodi offered several opportunities for public participation during the development of the Consolidated Plan.

Online Survey

The City offered an online survey to residents (see Appendix __) that asked a variety of questions about community needs and asked residents to identify priorities over the next five years. The survey was available for six-week period in February and March 2009.

The survey was publicized with an ad published in the local daily paper, the Lodi News-Sentinel. The News-Sentinel also wrote two articles encouraging the public to take the survey. Additionally, the survey was distributed to area service providers, persons on the CDBG interest list, and members of the City's various commissions.

A total of 72 responses to the public survey were received. The majority of respondents answered all the questions. The needs identified as high priority are included in the Priority Needs section. Of the text comments received, the public identified securing additional funding for housing and services as a priority.

CONSOLIDATED PLAN

Public Meetings

The City held three public meetings during the Consolidated Plan development to encourage City residents to provide feedback on needs and priorities. The first meeting was held on February 11, 2009 and was advertised in the Lodi News-Sentinel. The meeting was attended by representatives of 10 non-profits. All non-profits were encouraged to share information about the online survey with their clientele.

Two separate community needs workshops were conducted to solicit input from both the Hispanic and Pakistani communities. Flyers were produced and distributed to announce those workshops in both Spanish and Urdu.

On March 26, 2009 staff met with 10 members of the local Pakistani community. Through translators, staff learned of the following concerns:

- The poor condition of many of the alleys which their homes front on. There is significant damage and deterioration that causes water to puddle and in many instances flow back onto their properties and into or under their dwellings which causes further damage and deterioration.
- The need for emergency repair and housing rehabilitation funding.

Once the representatives of the Pakistani community understood the basis and purpose of this outreach workshop and that the City was seeking an ongoing dialogue with them to discuss their needs and to monitor whether they are being met, they expressed that they could arrange for a much larger turn out at future meetings. The City will continue to engage this population to further determine needs and receive annual input.

On April 2, 2009 staff arranged for a workshop for the Hispanic community, but only one person attended. She was there to provide translation assistance but agreed to provide us with her perspective on the needs of her community.

- Concerns with public safety/crime in their neighborhoods
- Infrastructure replacement
- ESL/Literacy
- Parent support groups
- Youth/Teen/Family entertainment

She also provided suggestions on how to best reach the Hispanic community for future events and workshops.

CONSOLIDATED PLAN

Public Hearings and Public Comment Period

At a public hearing on April 1, 2009 the Lodi City Council discussed priority housing and community development needs and identified projects to fund in 2009-10. The public hearing was publicized with a notice in the Lodi News-Sentinel on March 25, 2009, which also discussed the public comment period and approval process for the Plan.

The Lodi Consolidated Plan was made available for public review on April 6, 2009 at City Hall and on the City's website. Notices were sent to interested parties.

The public comment period for the Consolidated Plan concluded on May 6, 2009. No public comment was received. At a public hearing on May 6, 2009, the Lodi City Council adopted the Consolidated Plan.

APPENDICES

APPENDIX A

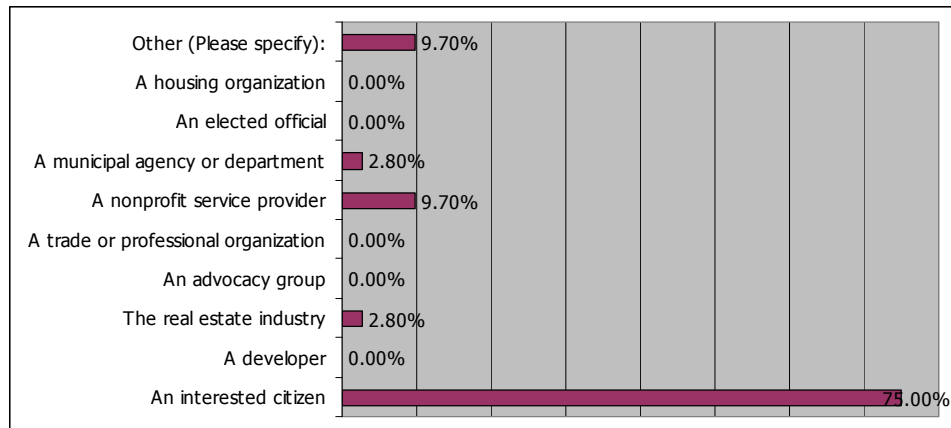
SURVEY RESULTS

On-line Survey Results

Respondent Characteristics

Stakeholder Group

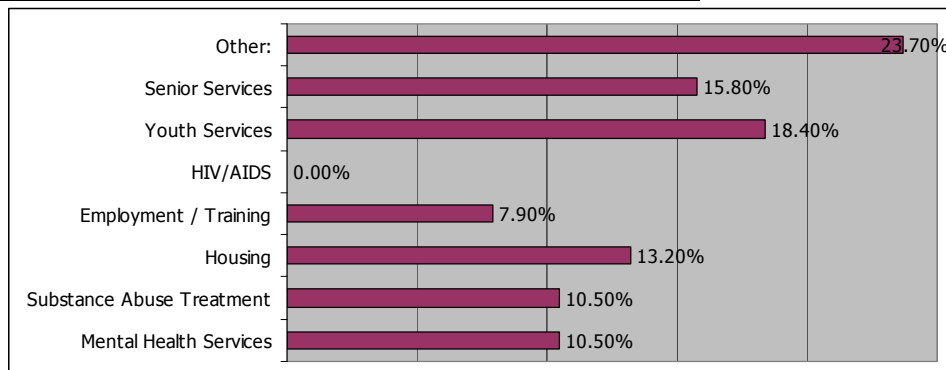
Question 1: I represent:	
An interested citizen	54
A developer	0
The real estate industry	2
An advocacy group	0
A trade or professional organization	0
A nonprofit service provider	7
A municipal agency or department	2
An elected official	0
A housing organization	0
Other (Please specify):	7
Total	72



Service Provider Information

Question 10: What types of services do you provide? (Please check all that apply.)

Total	38
-------	----



Question 2: Do you have a Lodi service location?

Yes	12	75.00%
No	4	25.00%
Total	16	100%

Question 3: Is your organization a 501(c)(3) or 501(c)(4) nonprofit organization?

Yes	11	68.80%
No	5	31.30%
Total	16	100%

Question 5: What geographic areas do you serve?

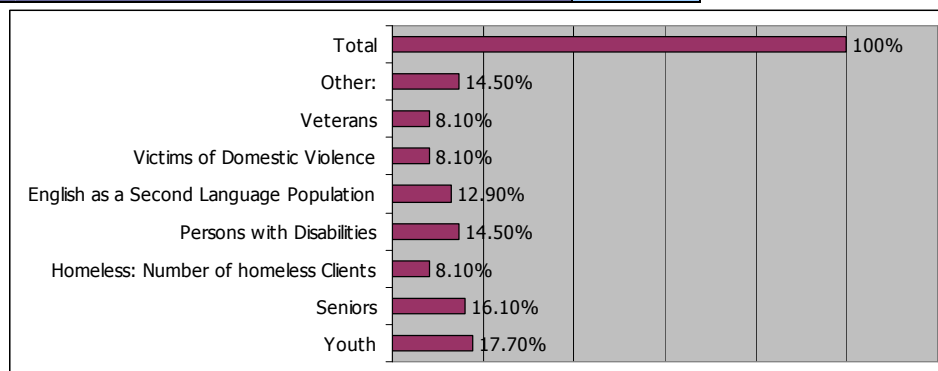
Lodi	8	47.10%
San Joaquin County	7	41.20%
Other:	2	11.80%
Total	17	100%

Service Provider Clientele

General responses	
Total agencies responded	11
Total number of clients served	423,120
Average/agency	70,520

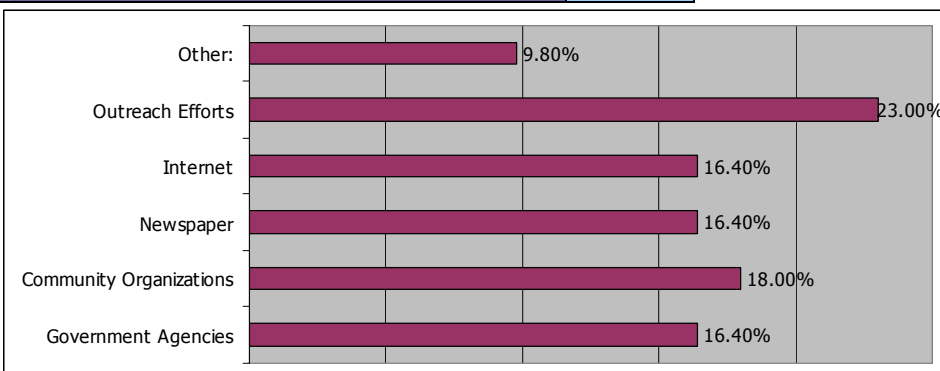
Clientele by Income	Agencies Serving Clientele	Average Percent of Agency's Clientele
Total LMI	11	90.4
Extremely Low Income	9	41.8
Low Income	11	30.6
Moderate Income	8	35.1

Question 4: What types of clients do you serve? (Please check all that apply.)	
Youth	11
Seniors	10
Homeless: Number of homeless Clients	5
Persons with Disabilities	9
English as a Second Language Population	8
Victims of Domestic Violence	5
Veterans	5
Other:	9
Total	62



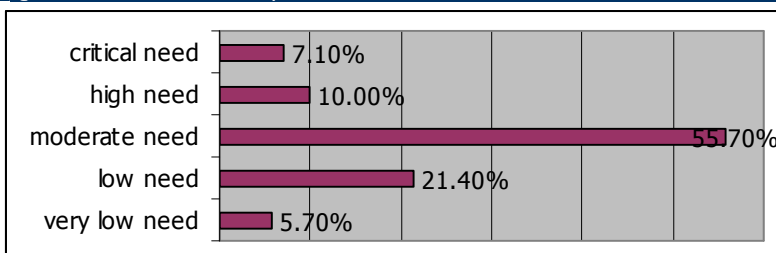
Question 11: How are clients referred to your organization?
(Please check all that apply.)

Total 61

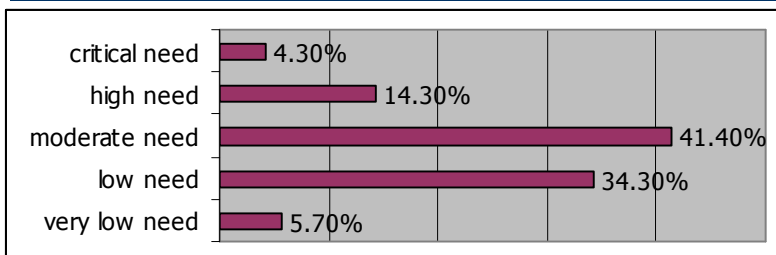


Public Improvement (Infrastructure) Needs

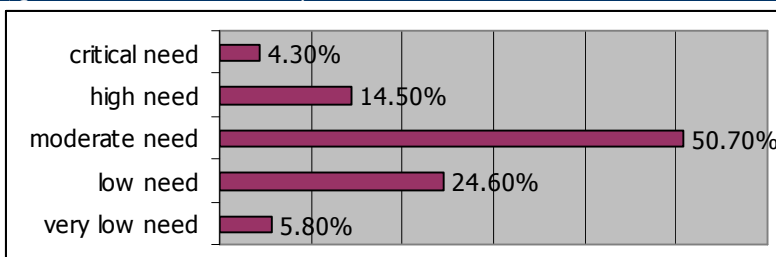
Question 12: Street Improvements



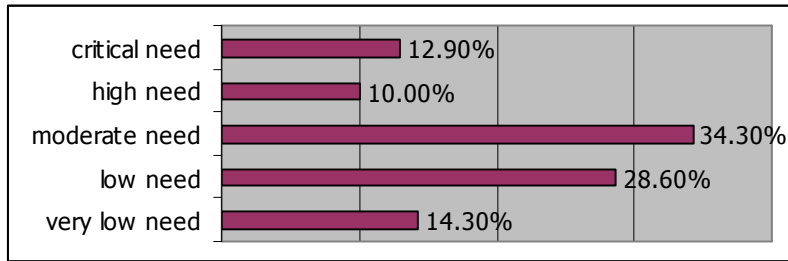
Question 13: Street Lighting



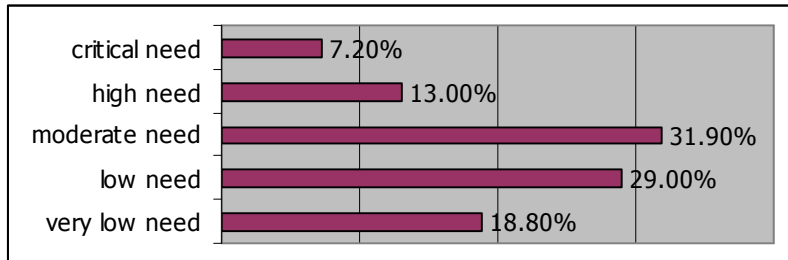
Question 14: Sidewalk Improvements



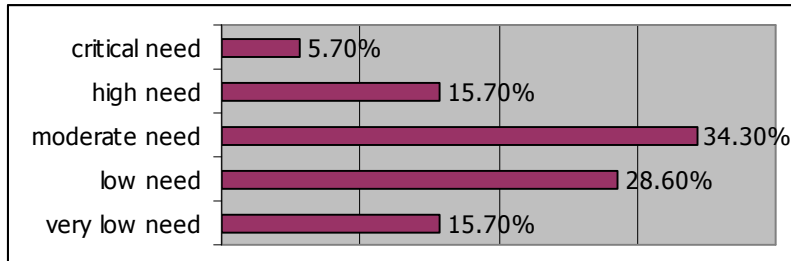
Question 15: Beautification/Enhanced Public Space



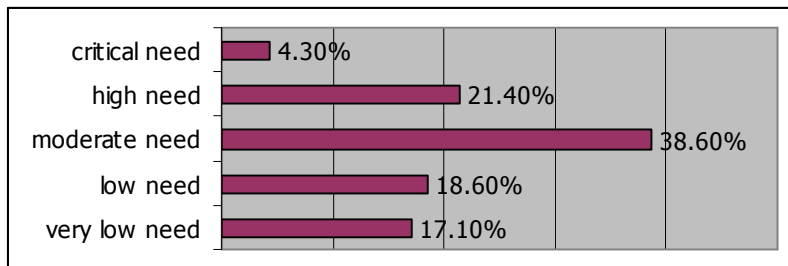
Question 16: Historic Preservation



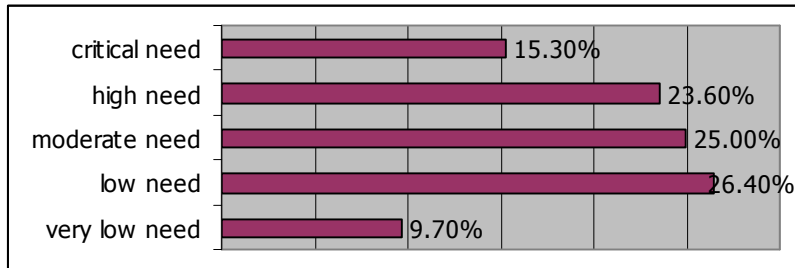
Question 17: Improved Transit Options



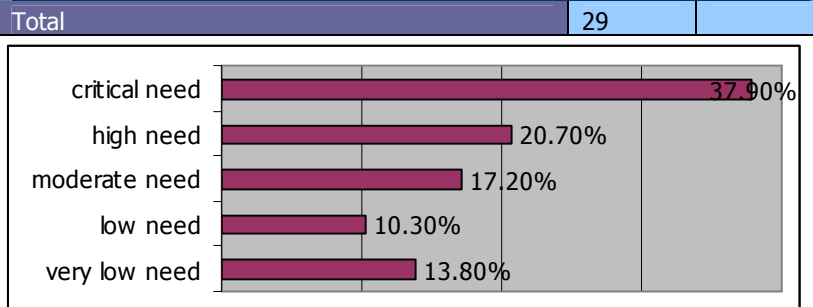
Question 18: Green Development



Question 19: Attractive Business District



Question 21: Other Economic Development Needs



- 29 persons responded that there were other needs than those listed.
- 19 described those needs.
- 5 of those responses were relevant to the needs category.

Economic Development Strategic Plan

Upscale Department Store

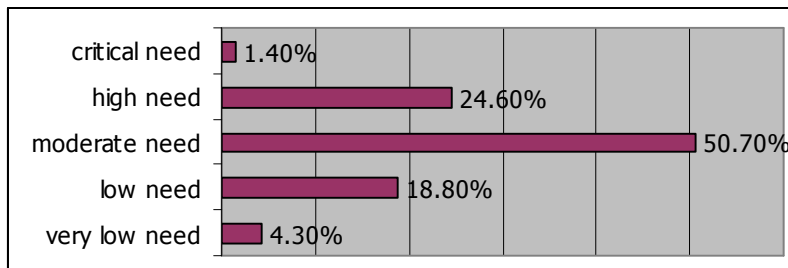
Alleys need re-paving and/or speed bumps added

cherokee lane sidewalk & trees

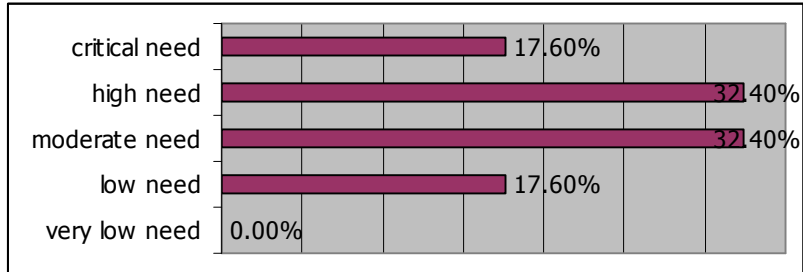
support for all retail opportunities including business districts (downtown) Manteca forgave incremental sales tax to reap the benefits of huge new retail businesses. A Great Accomplishment!

Public Facility Needs

Question 22: Senior Centers



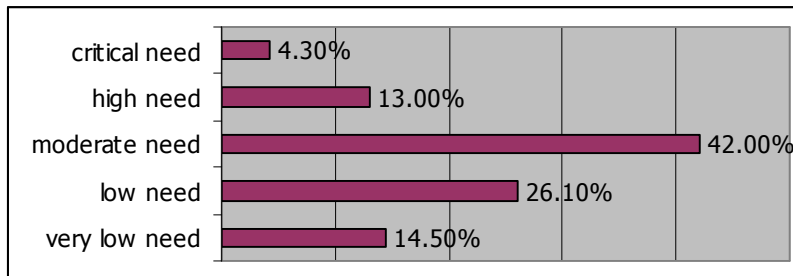
Question 23: Youth Centers



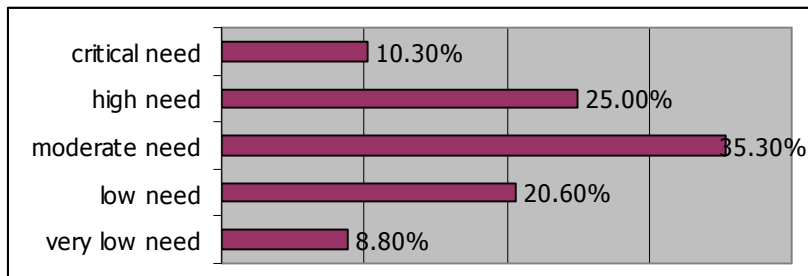
Question 24: Neighborhood/Community Facilities



Question 25: Child Care Centers

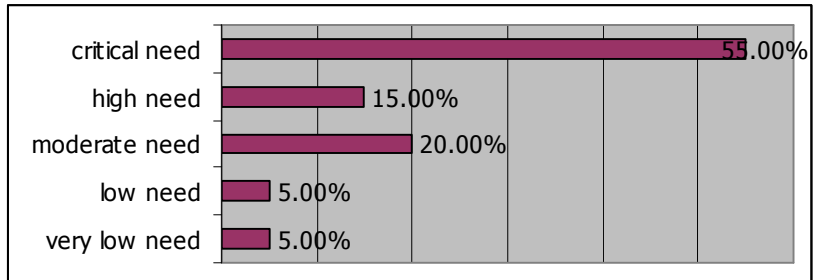


Question 26: Parks and Recreation Facilities



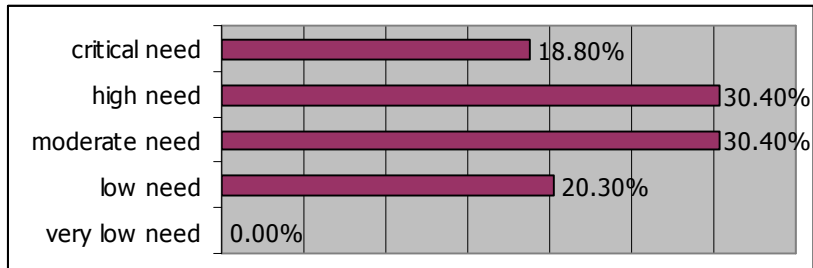
Question 28: Other Facility Needs

Total	20	
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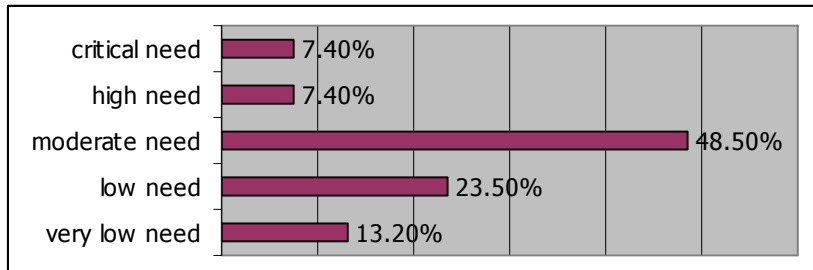


Public Services Needs

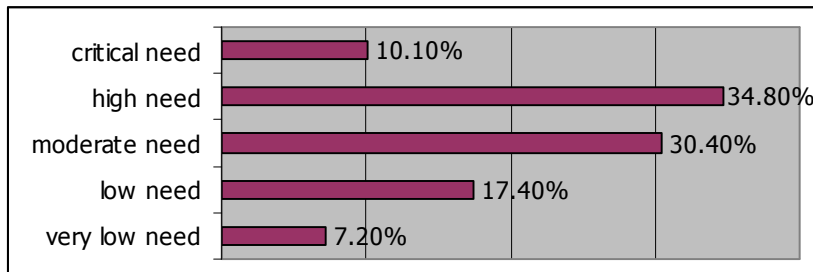
Question 29: Youth Services



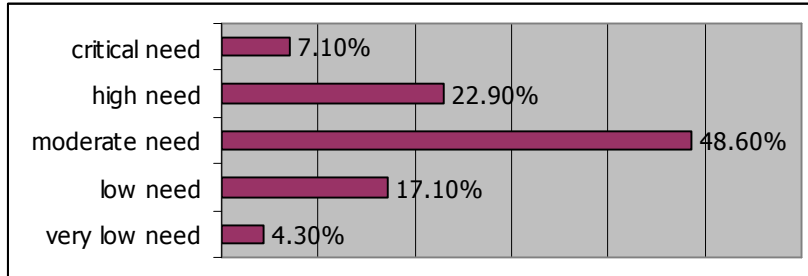
Question 30: Child Care Services



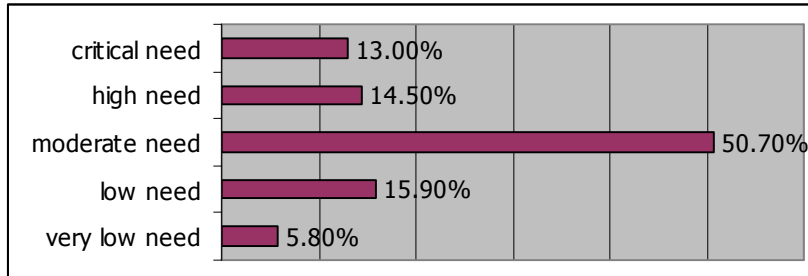
Question 31: After School Programs



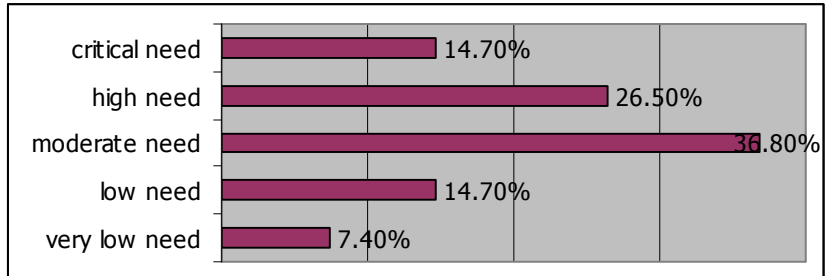
Question 32: Senior Services



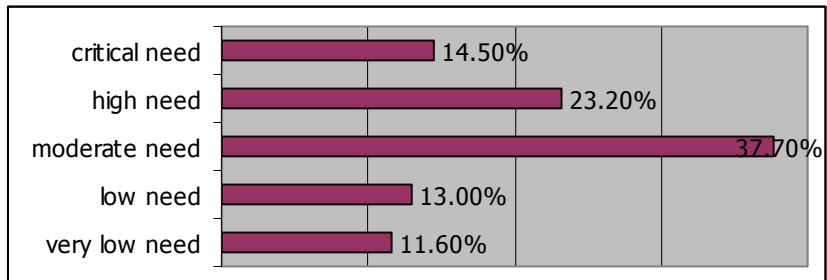
Question 33: Services for Persons with Disabilities



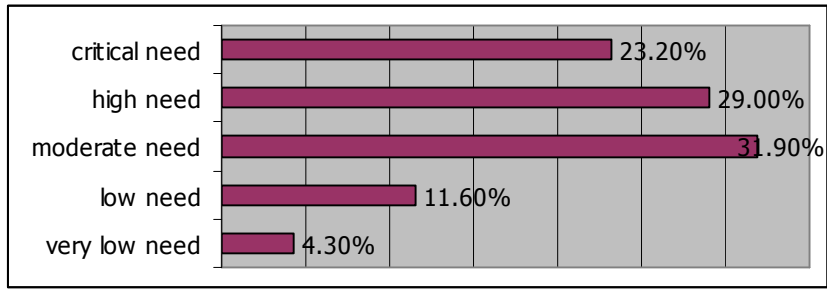
Question 34: Health Services



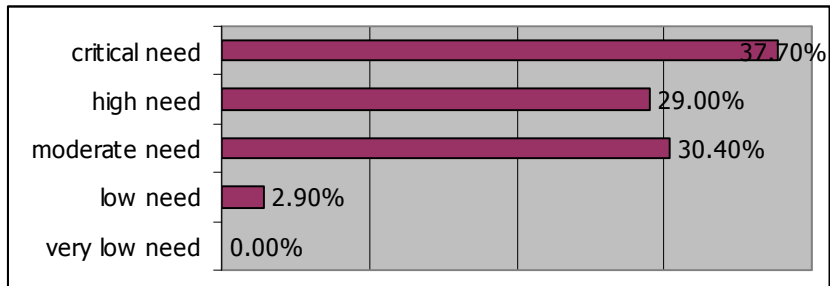
Question 35: Mental Health Services



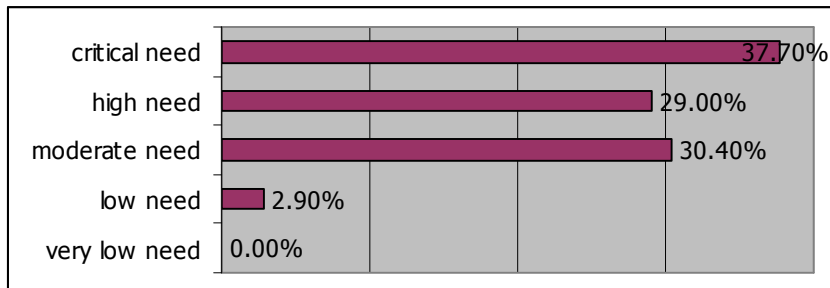
Question 36: Employment Training



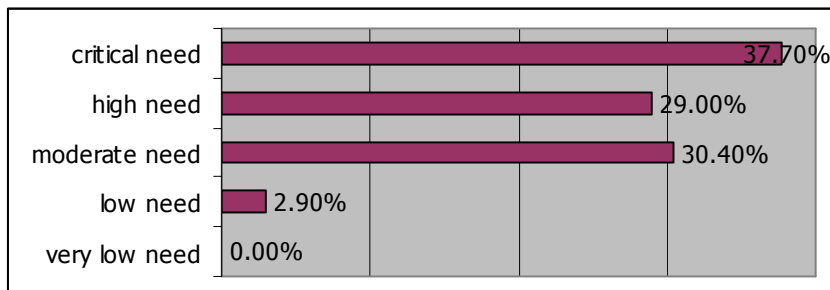
Question 37: Crime Prevention



Question 38: Housing Counseling

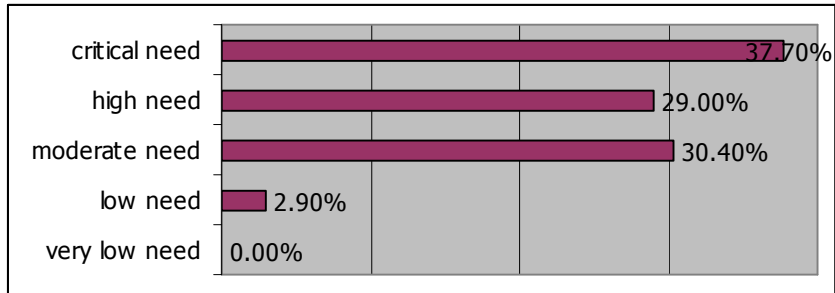


Question 39: Substance Abuse Services



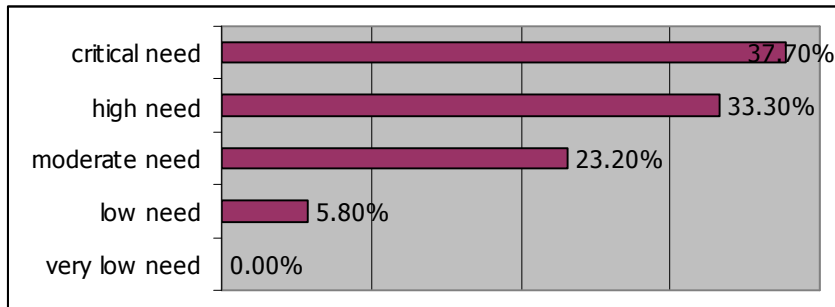
Question 41: Other Public Service Needs

Total	15	
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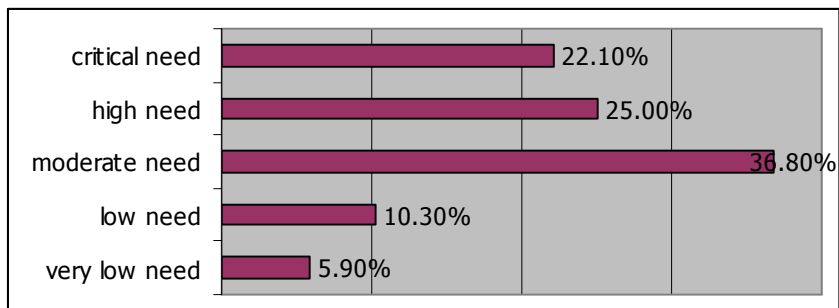


Economic Development Needs

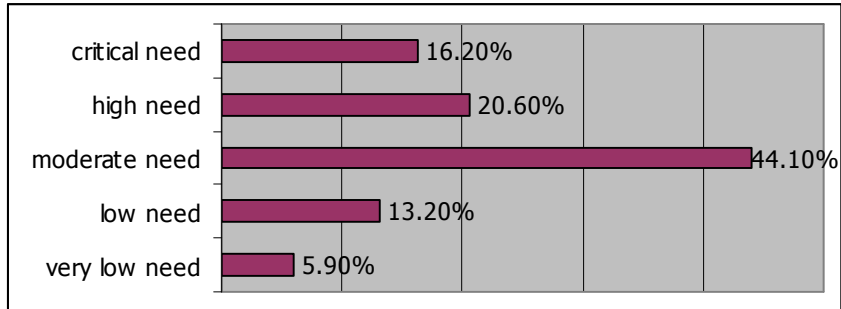
Question 42: Job Development/Creation



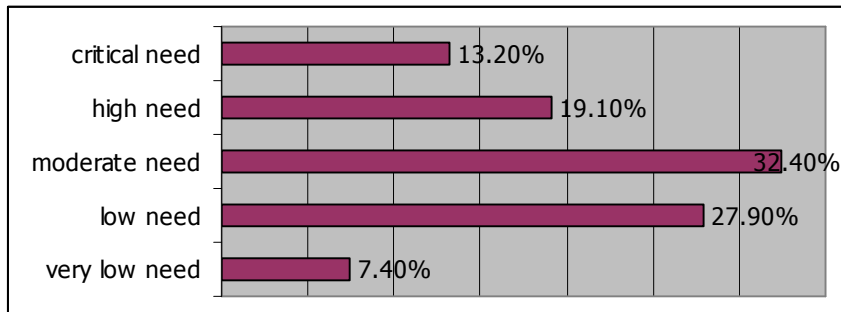
Question 43: Retail Development



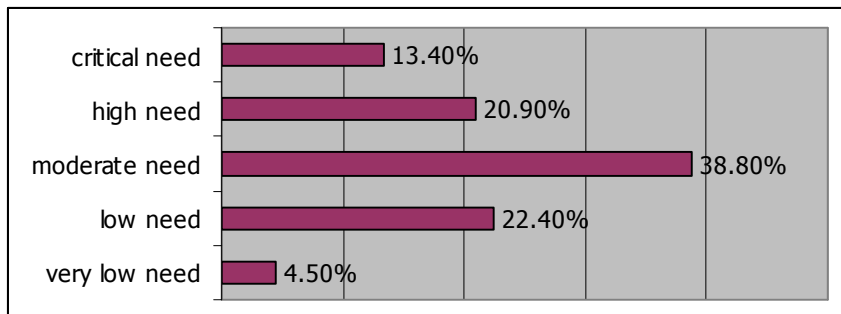
Question 44: Small Business Loans



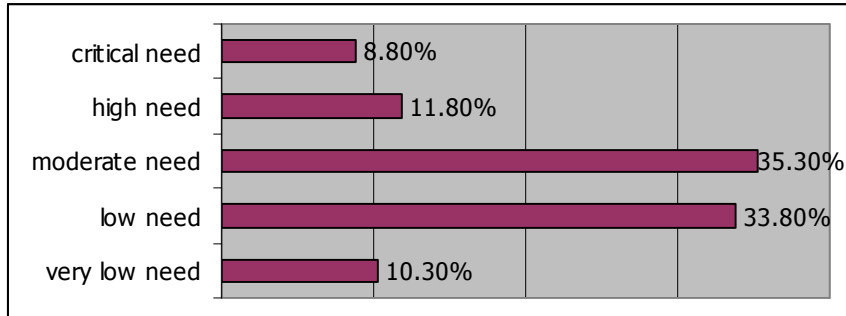
Question 45: Storefront Improvements



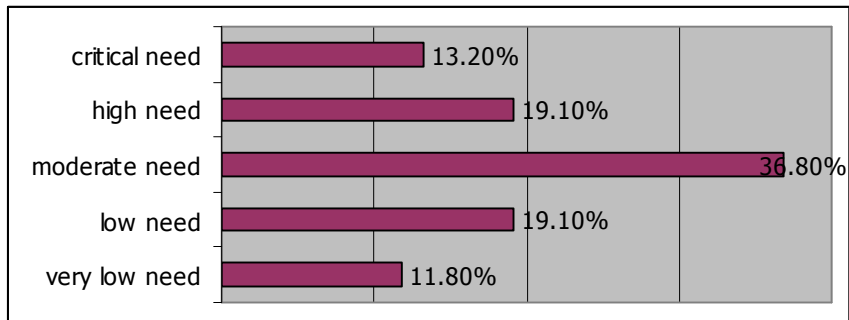
Question 46: Pollution/Property Cleanup



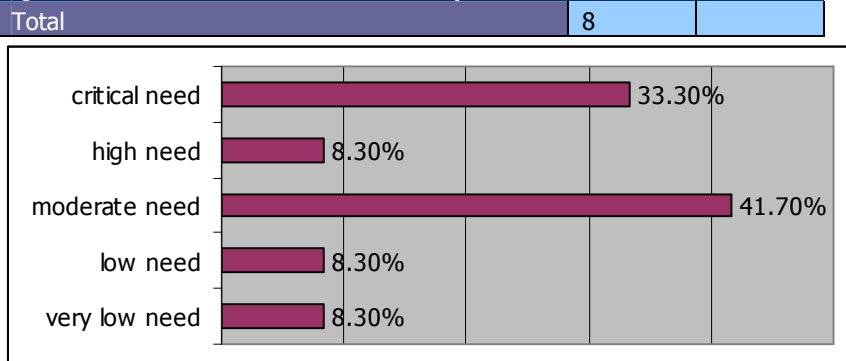
Question 47: Technical Assistance to Small Businesses



Question 48: Banking/Lending for Commercial Redevelopment

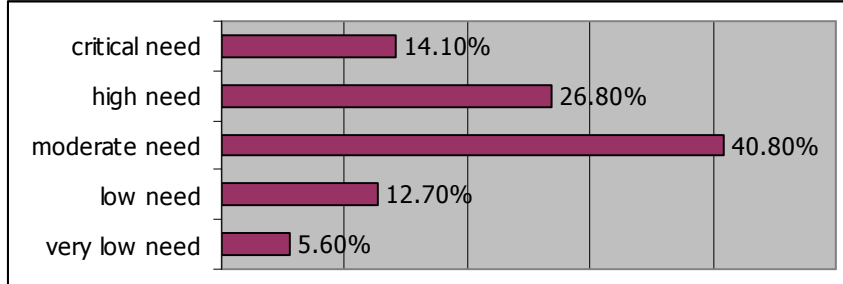


Question 69: Other Economic Development Need

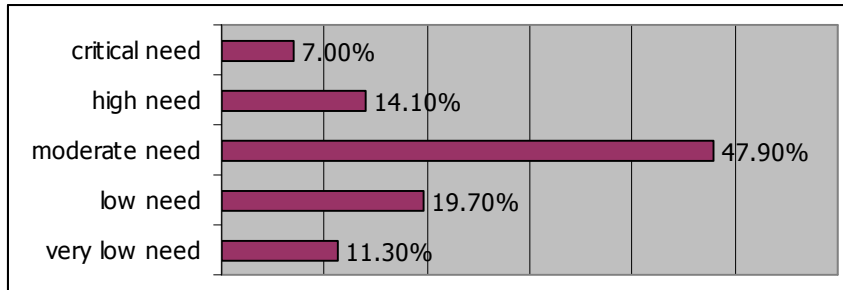


Homeless Needs

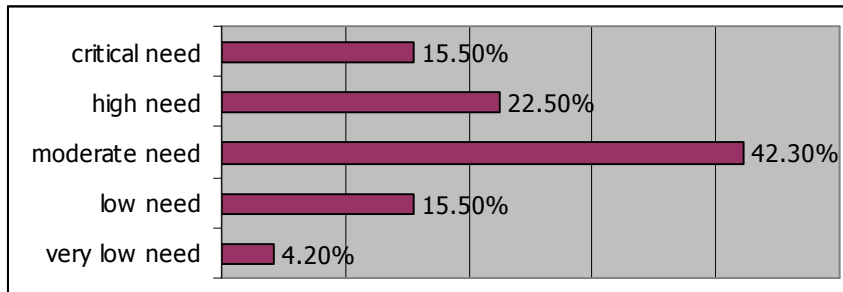
Question 51: Emergency Shelters for Families



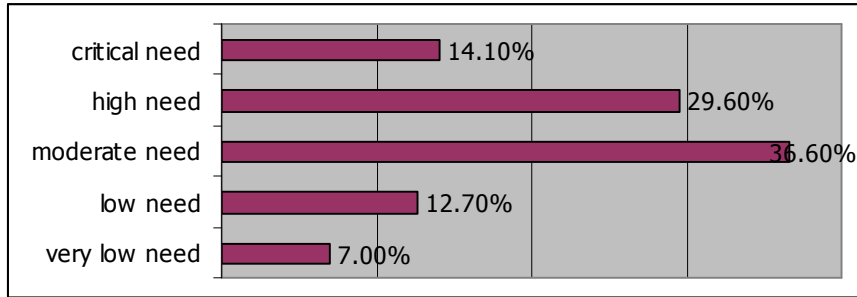
Question 52: Emergency Shelters for Men



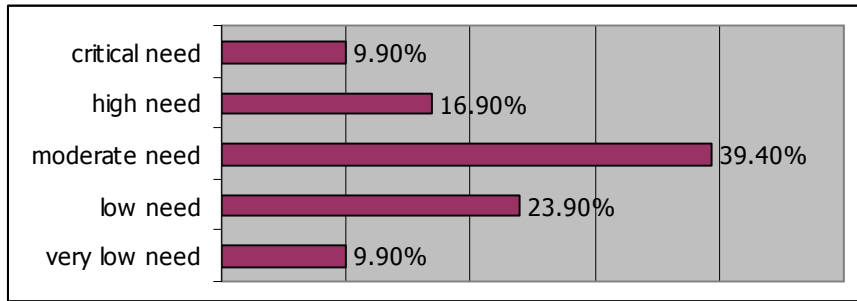
Question 53: Emergency Shelters for Women



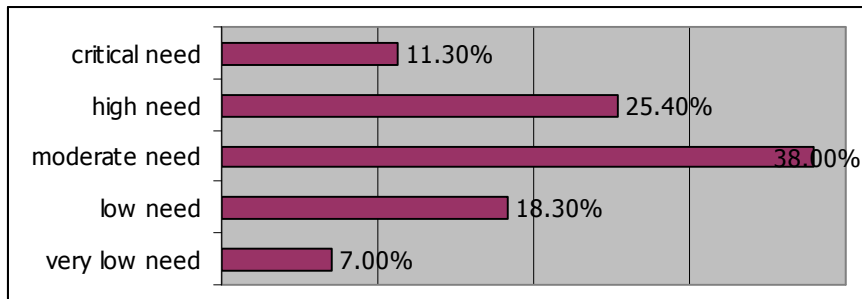
Question 54: Transitional Housing for Families



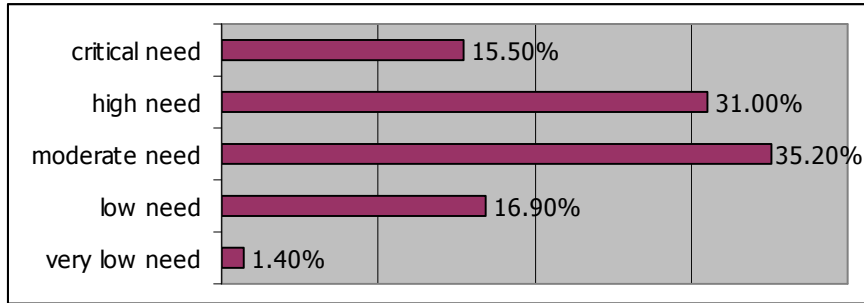
Question 55: Transitional Housing for Men



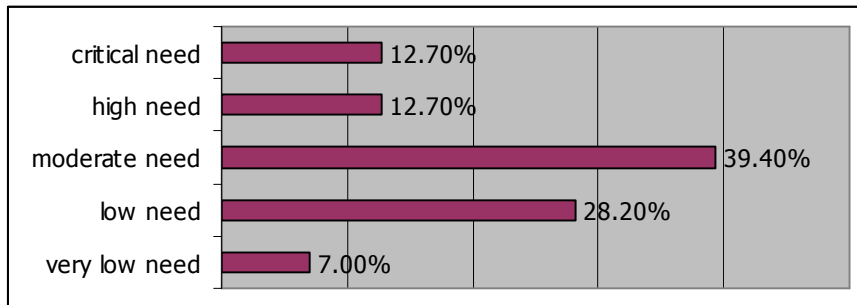
Question 56: Transitional Housing for Women



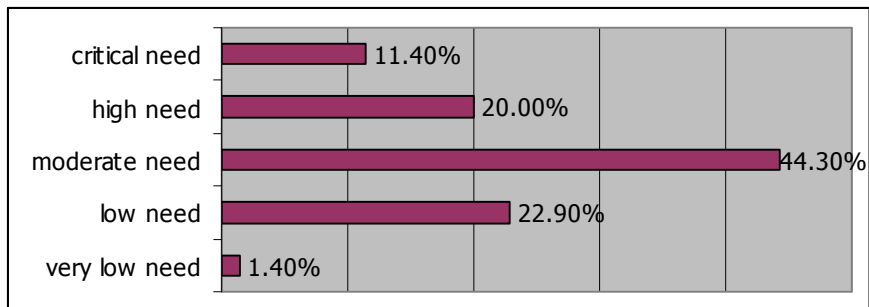
Question 57: Supportive Services for Families



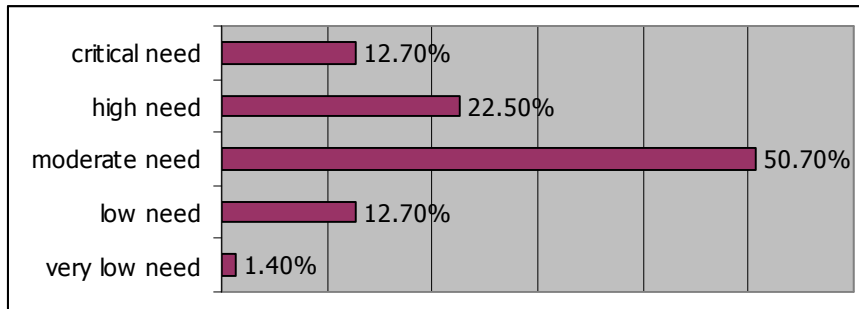
Question 58: Supportive Services for Men



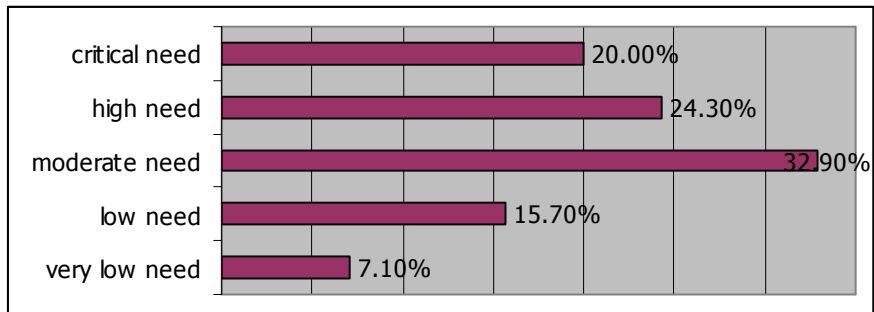
Question 59: Supportive Services for Women



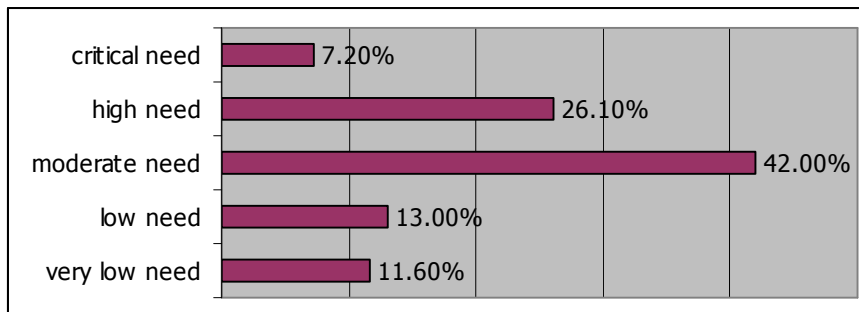
Question 60: Operations and Maintenance of Existing Facilities



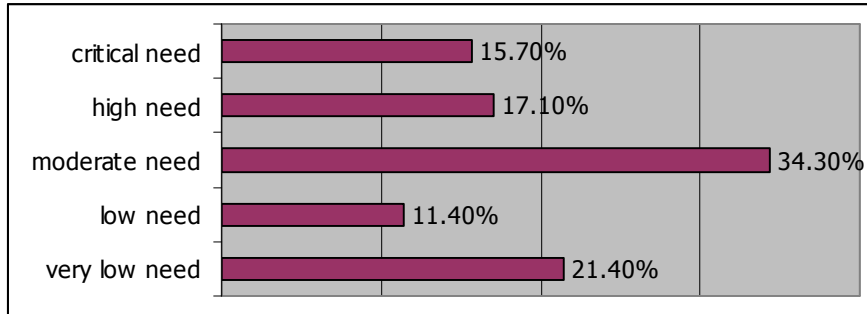
Question 61: Job Training for the Homeless



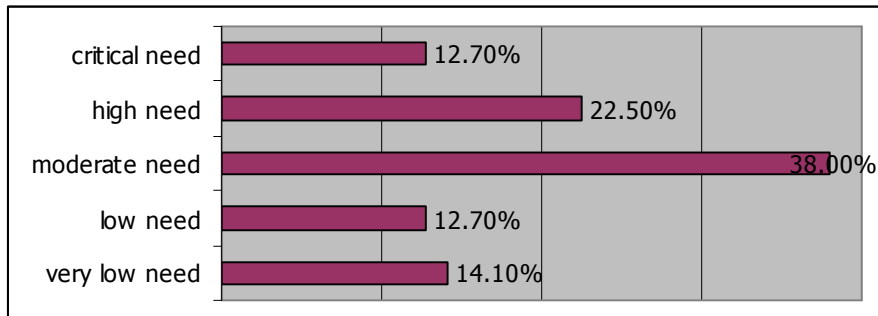
Question 62: Case Management



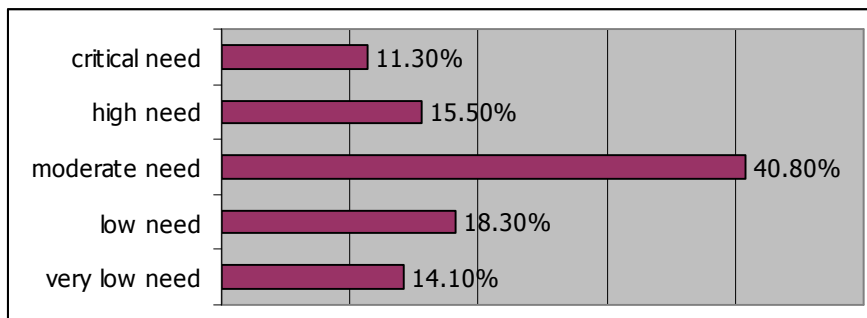
Question 63: Substance Abuse Treatment/Detox Facilities



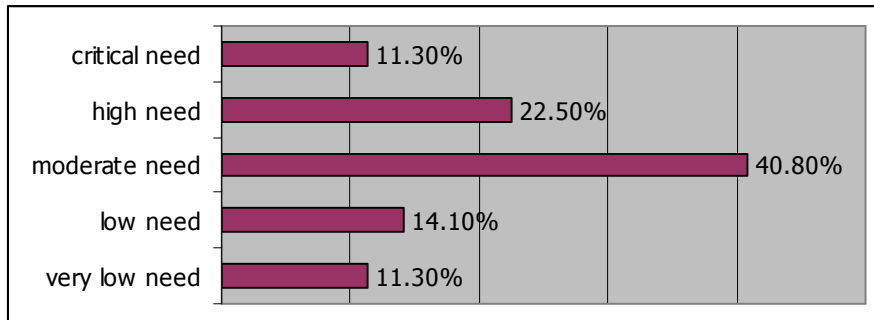
Question 64: Mental Health Care



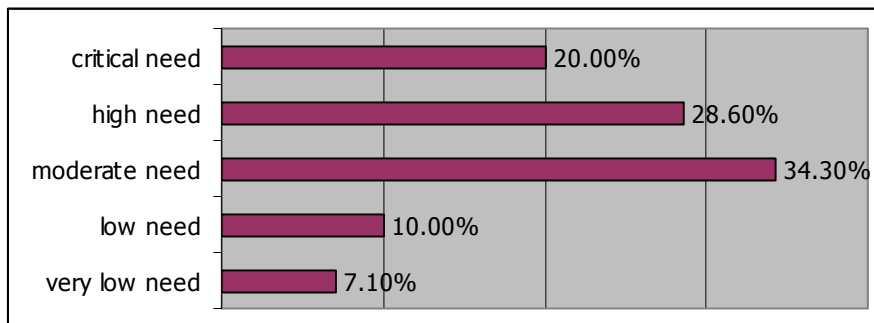
Question 65: Physical Health Care



Question 66: Housing Placement



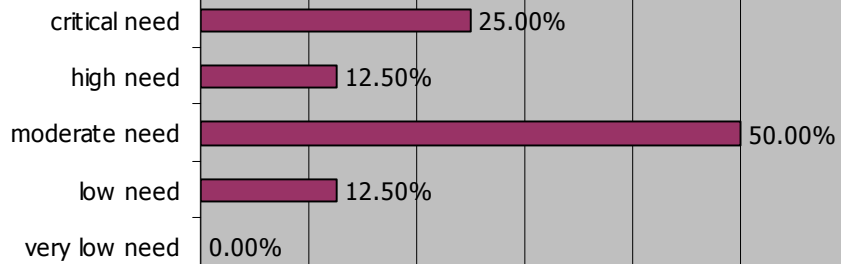
Question 67: Life Skills Training



Question 69: Other Homeless Needs

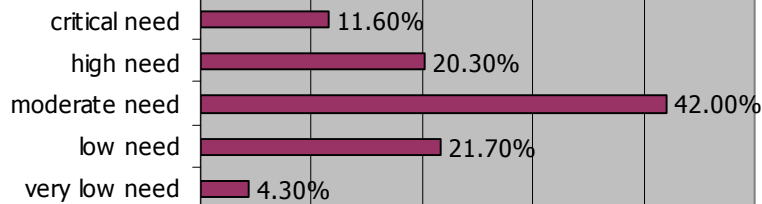
Total

8

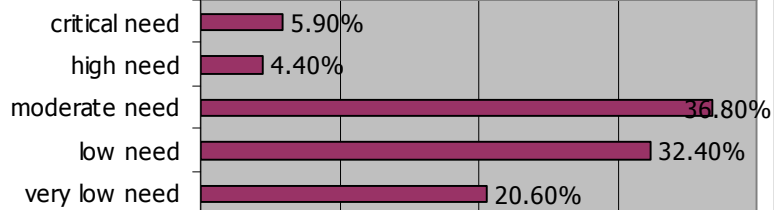


Special Needs Housing Needs

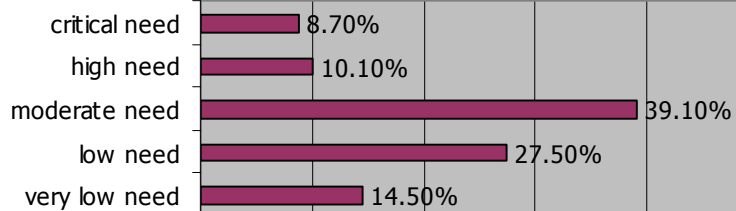
Question 70: Assisted Living



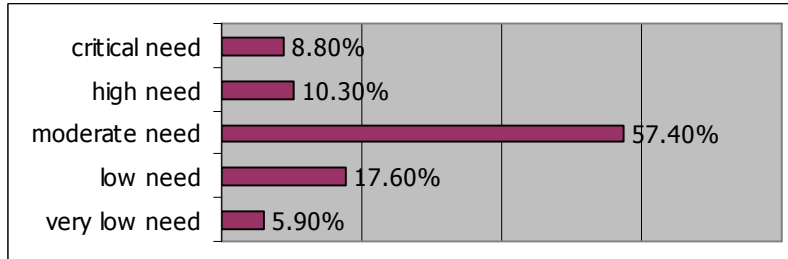
Question 71: Housing for Persons with HIV/AIDS



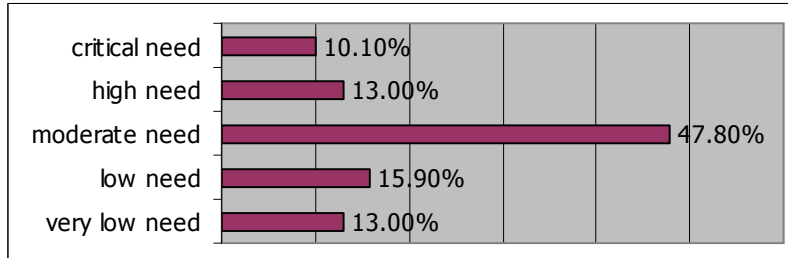
Question 72: Housing for Persons with Alcohol/Drug Addictions



Question 73: Housing for Persons with Developmental Disabilities

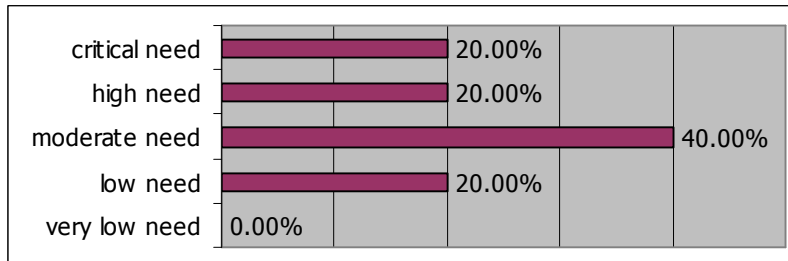


Question 74: Housing for Persons with Mental Illness



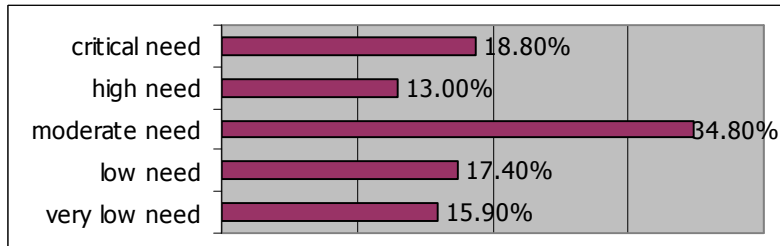
Question 76: Other Special Housing Needs

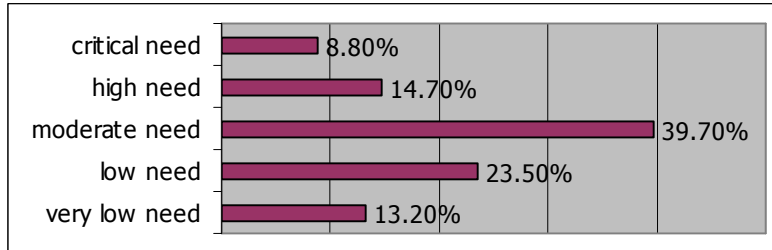
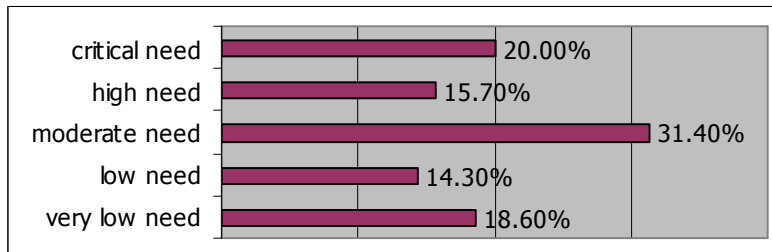
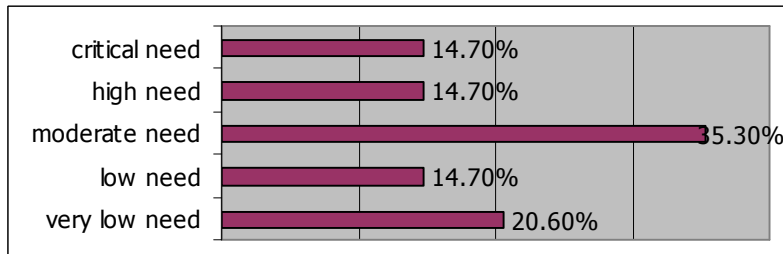
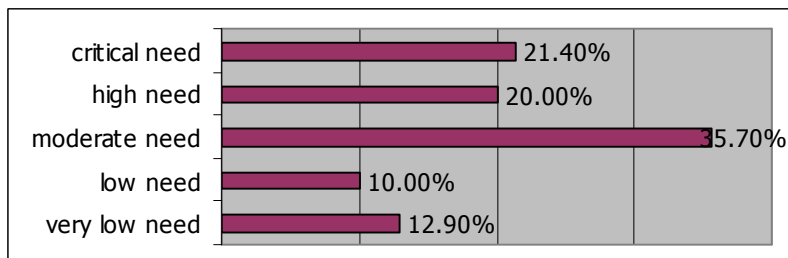
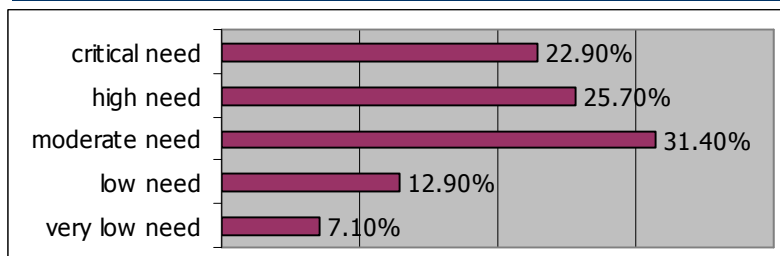
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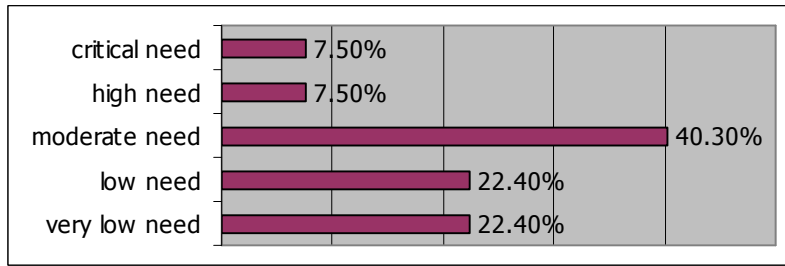
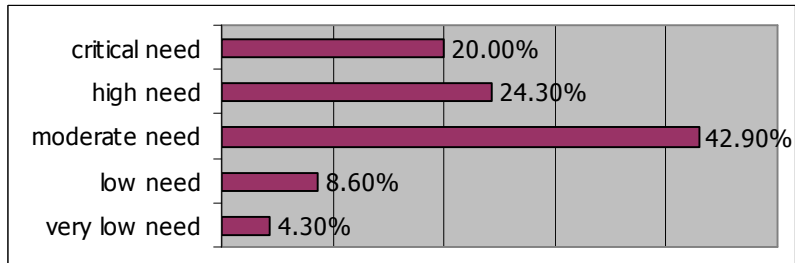
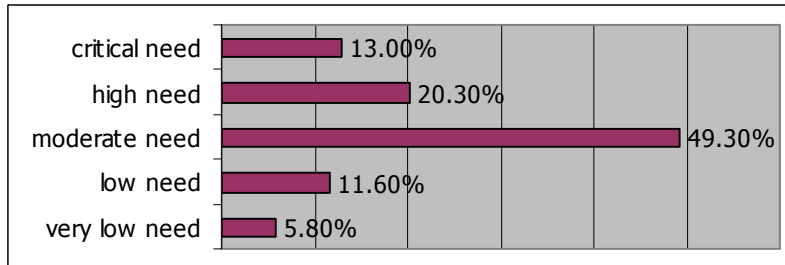
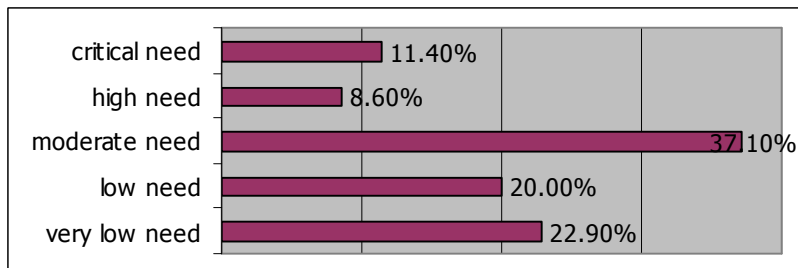


Rental Housing Needs

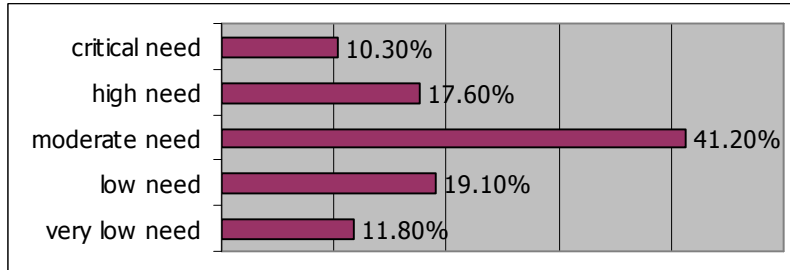
Question 77: Rehabilitation Assistance Under \$15,000



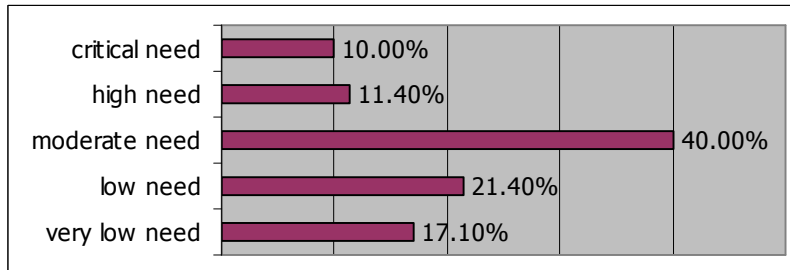
Question 78: Rehabilitation Assistance Over \$15,000**Question 79: Affordable New Construction****Question 80: Section 8 Rental Assistance****Question 81: Preservation of Existing Affordable Rental Units****Question 82: Energy Efficiency Improvements**

Question 83: Lead-Based Paint Screening/Abatement**Question 84: Rental Housing for the Elderly****Question 85: Rental Housing for the Disabled****Question 86: Rental Housing for Single Persons**

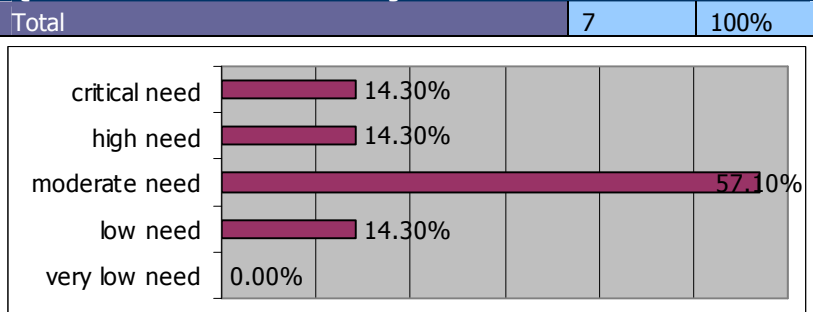
Question 87: Rental Housing for Small Families (2-4 persons)



Question 88: Rental Housing for Large Families (5 or more persons)

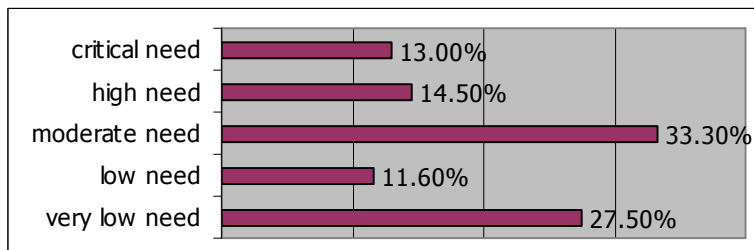


Question 90: Other Rental Housing Need

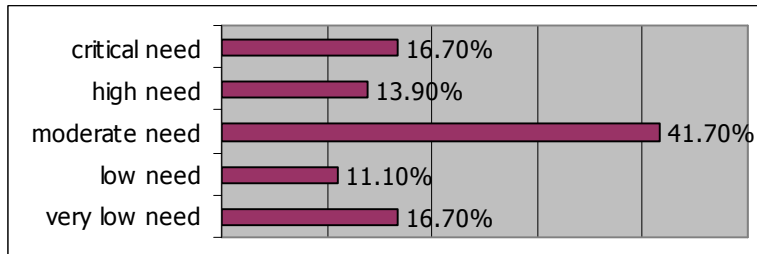


Ownership Housing Needs

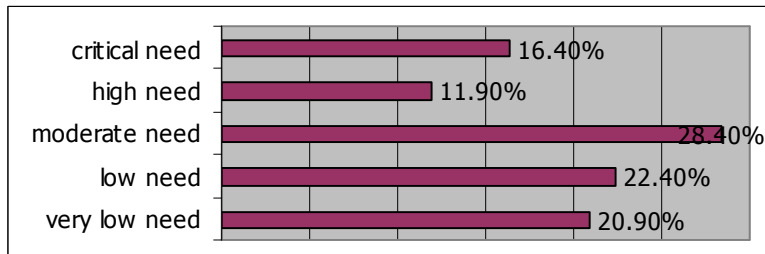
Question 91: Downpayment/Closing Cost Assistance



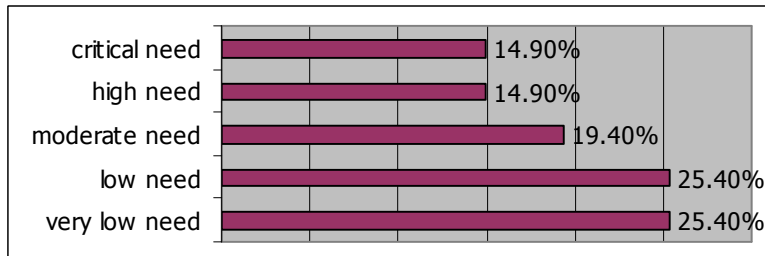
Question 92: Emergency Repair Grants Under \$5,000



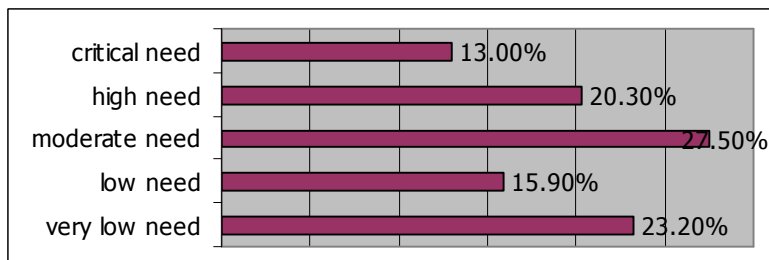
Question 93: Rehabilitation Assistance Under \$15,000

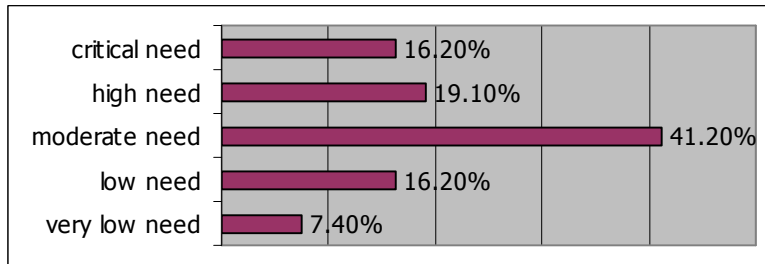
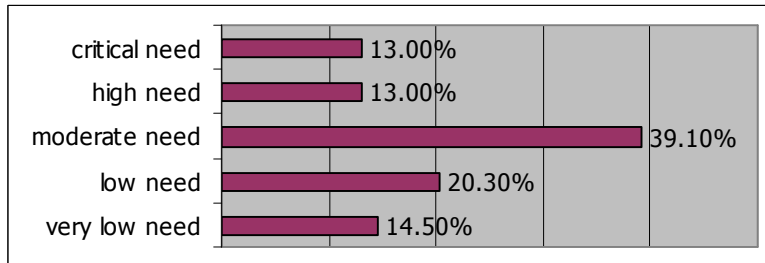
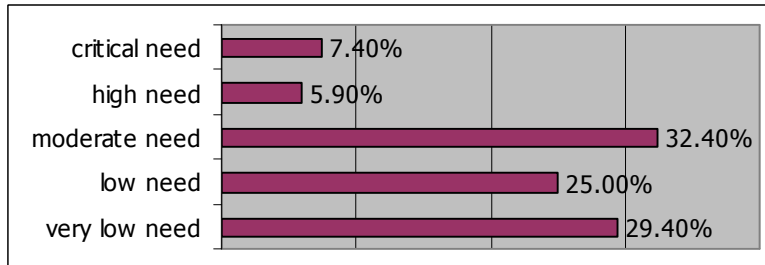


Question 94: Rehabilitation Assistance Over \$15,000



Question 95: Affordable New Construction



Question 96: Energy Efficiency Improvements**Question 97: Modifications for Persons with Disabilities****Question 98: Lead-Based Paint Screening/Abatement****Question 100: Other Ranking**

Total	7	
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